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Missouri Product Liability Insurance Report

Missouri Department of Insurance
Statistics Section

2000 Missouri Product Liability Insurance Report

Missouri Department of Insurance
Statistics Section
October 2001

OTHER PUBLICATIONS AVAILABLE

The Missouri Department of Insurance publishes the following statistical reports. These reports are available by sending a written request along with the payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

- **Missouri Department of Insurance Annual Report**
- **Missouri Market Share Report**
- **Missouri Real Estate Malpractice (Closed Claim) Report**
- **Missouri Legal Malpractice (Closed Claim) Report**
- **Missouri Mortgage Guaranty Insurance Report**
- **Missouri Health Maintenance Organization Report**
- **Missouri Complaint Index Report**
- **Missouri Life, Accident & Health Supplement Report**
- **Missouri Property & Casualty Supplement Report**
- **Missouri Medical Malpractice (Closed Claim) Report**
- **Missouri Uninsured Automobile Report**

DATABASES AVAILABLE

Medicare Supplement Experience Data
Missouri Zip Code Insurance Data for Homeowners/Dwelling Fire,
Farmowners (dwelling only), Mobile Home, Earthquake and Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the Statistics Section at 573/751-4126.

DEFINITION OF TERMS

Indemnity Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Loss Adjustment Expenses: The cost involved in an insurance companies adjustment of losses under a policy.

Loss Reserves: An estimate of the value of a claim or group of claims not yet paid.

Written Premium: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Earned Premium: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Losses Incurred: The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

EXECUTIVE SUMMARY

Product liability insurance provides protection against claims rising from use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance.

As illustrated in the following graphs, over a 10-year period, product liability writers experienced elevated loss ratios — losses paid and incurred as a percentage of earned premium — in 1995 and 1996. The lowest loss ratio occurred in 1997 at -79.9 percent*. From 1999 to 2000 the loss ratio increased significantly from 33.8 percent to 82.5 percent, but no trend has emerged.

The closing of claims with payment increased 135 percent from 1999 to 2000, producing the highest number reported for the last 10 years. Average indemnity paid on claims reached an all time high of \$91,198 in 1996. From 1999 to 2000 there was only a 2 percent increase for average indemnity being paid. The average allocated loss expense for paid claims in 2000 dropped to \$6,187, compared to the 1996 figure of \$48,019.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, decreasing from 165 in 1999 to 128 in 2000.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 15 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of this data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Division of Market Regulation, Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

*Negative loss ratios can occur when insurers correct past overreserving.

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MAJOR TRENDS

This section contains graphs depicting trends in product liability for:

Loss Ratio 1991 - 2000

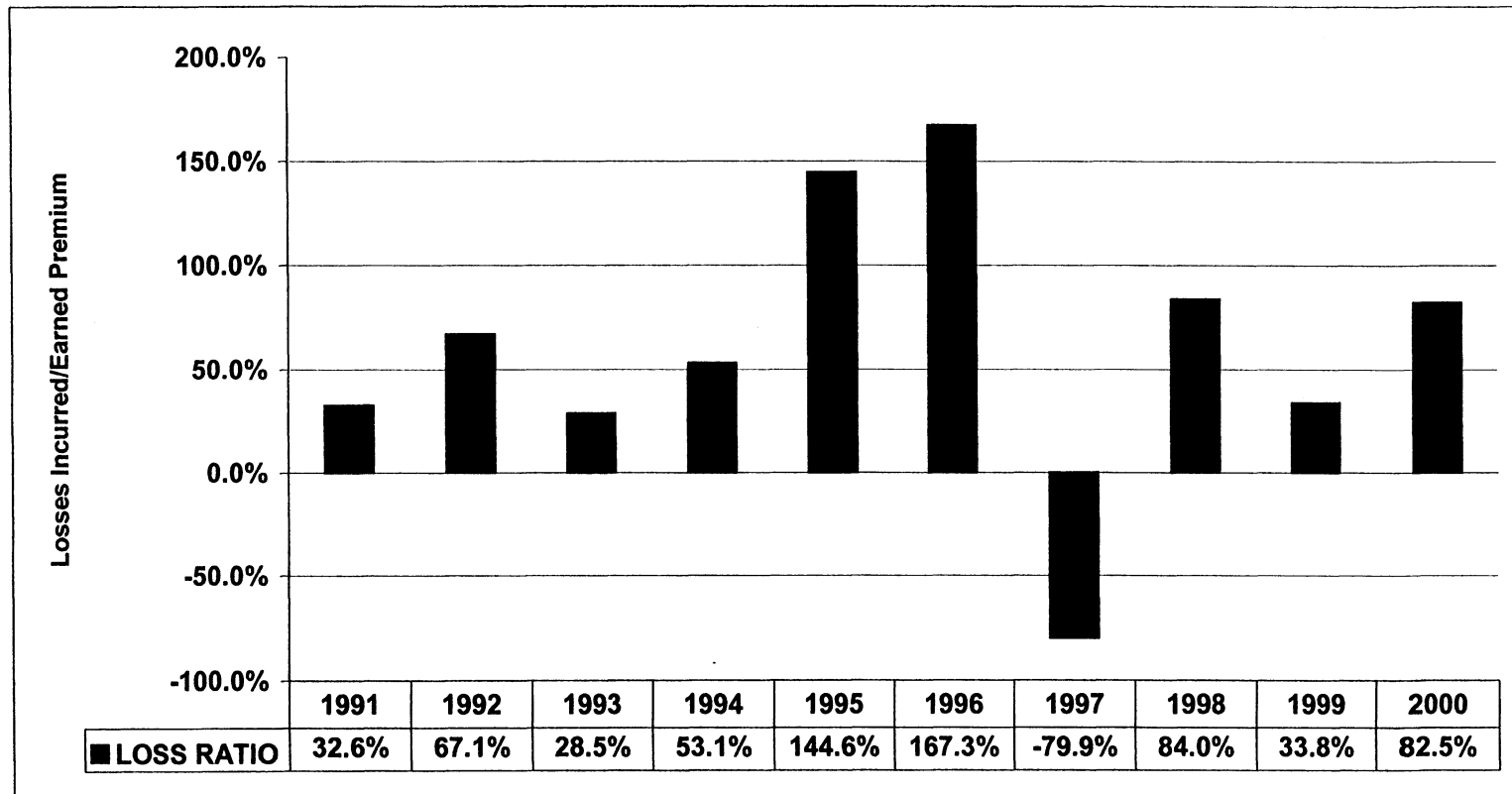
Number of Claims Closed 1991 - 2000

Average Indemnity Paid for All Paid Claims 1991 - 2000

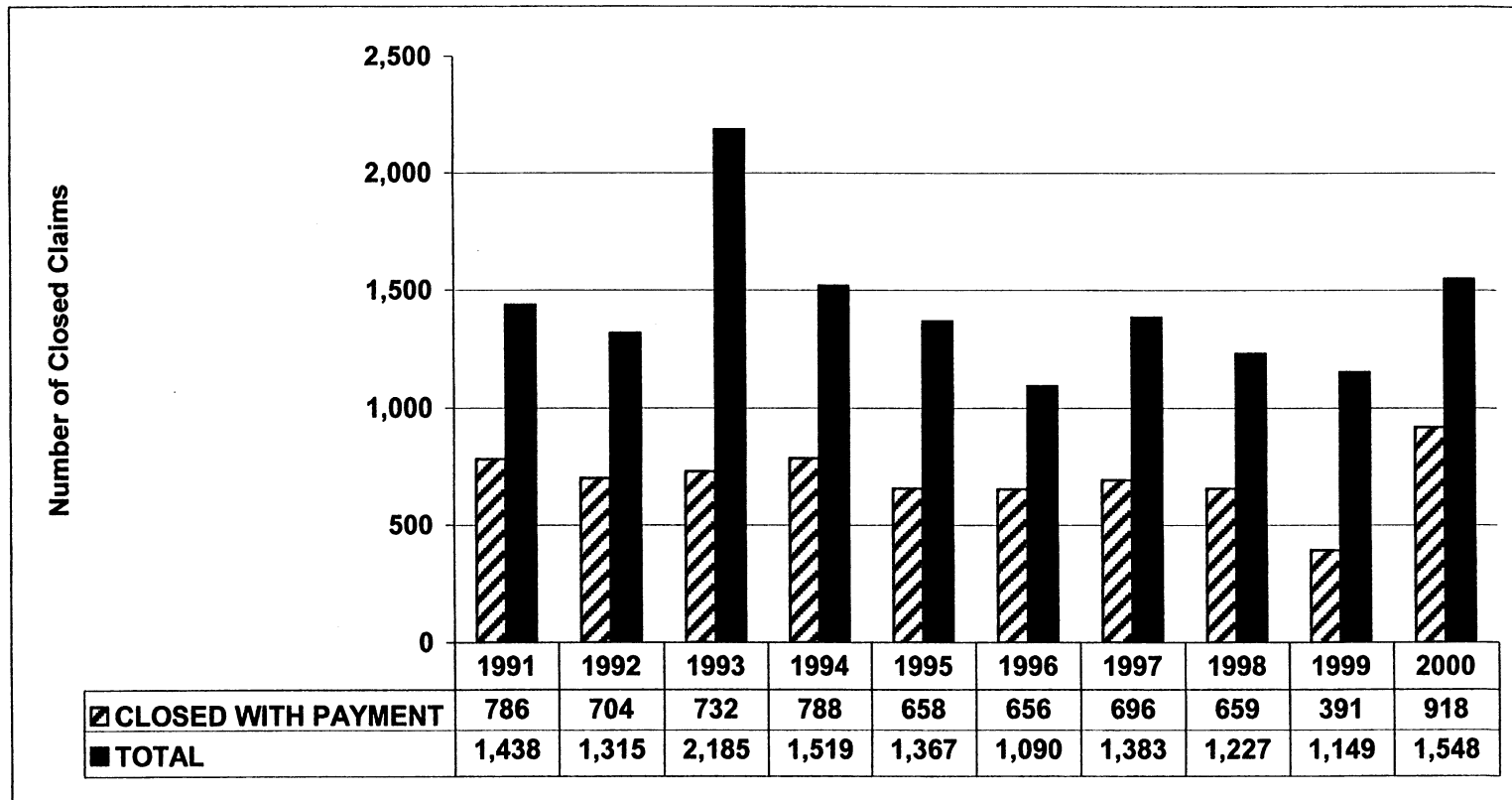
Average Loss Expense for All Paid Claims 1991 - 2000

Average Closure Time on Payment of Claims 1991 - 2000

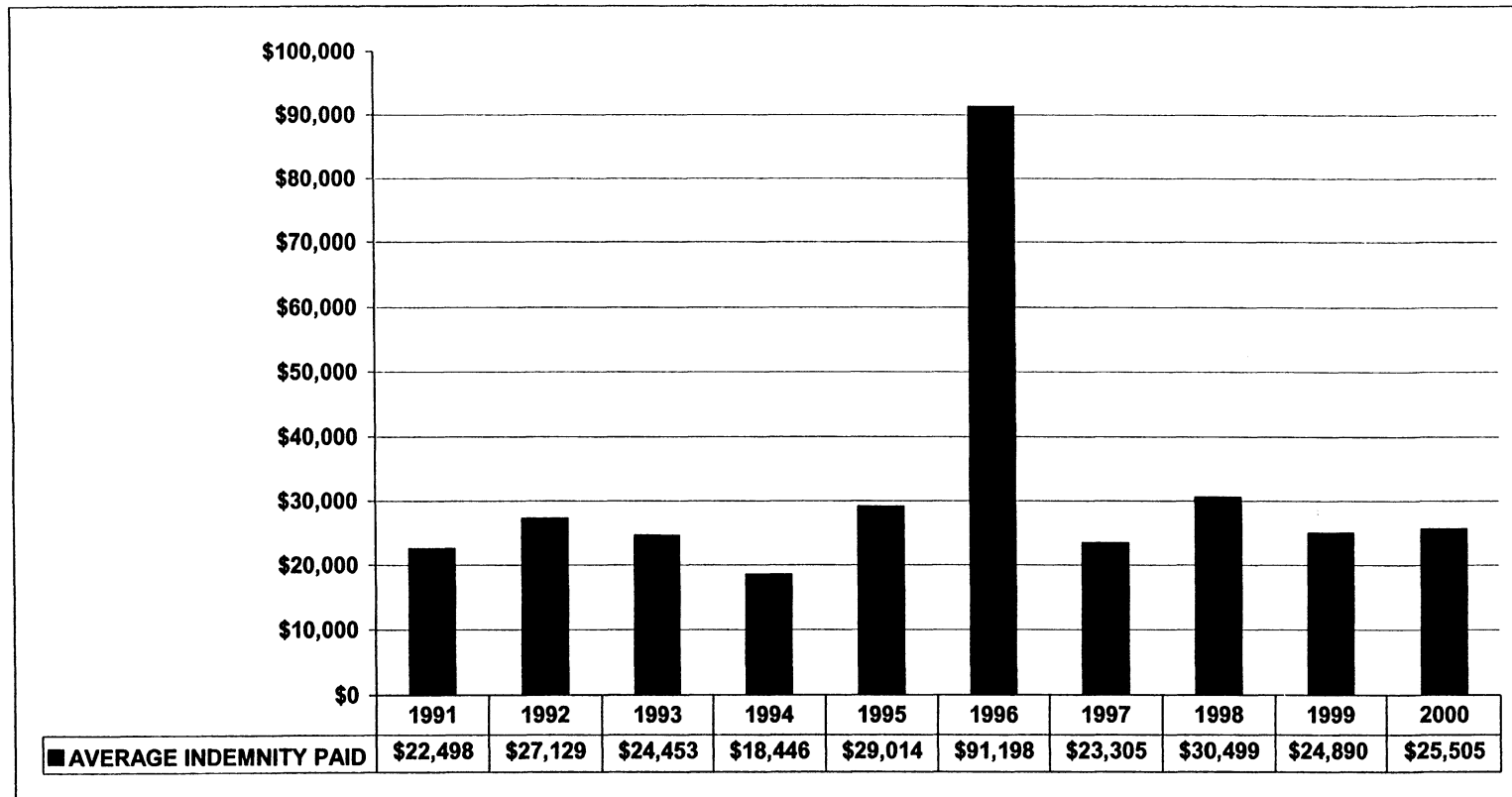
LOSS RATIOS 1991 - 2000



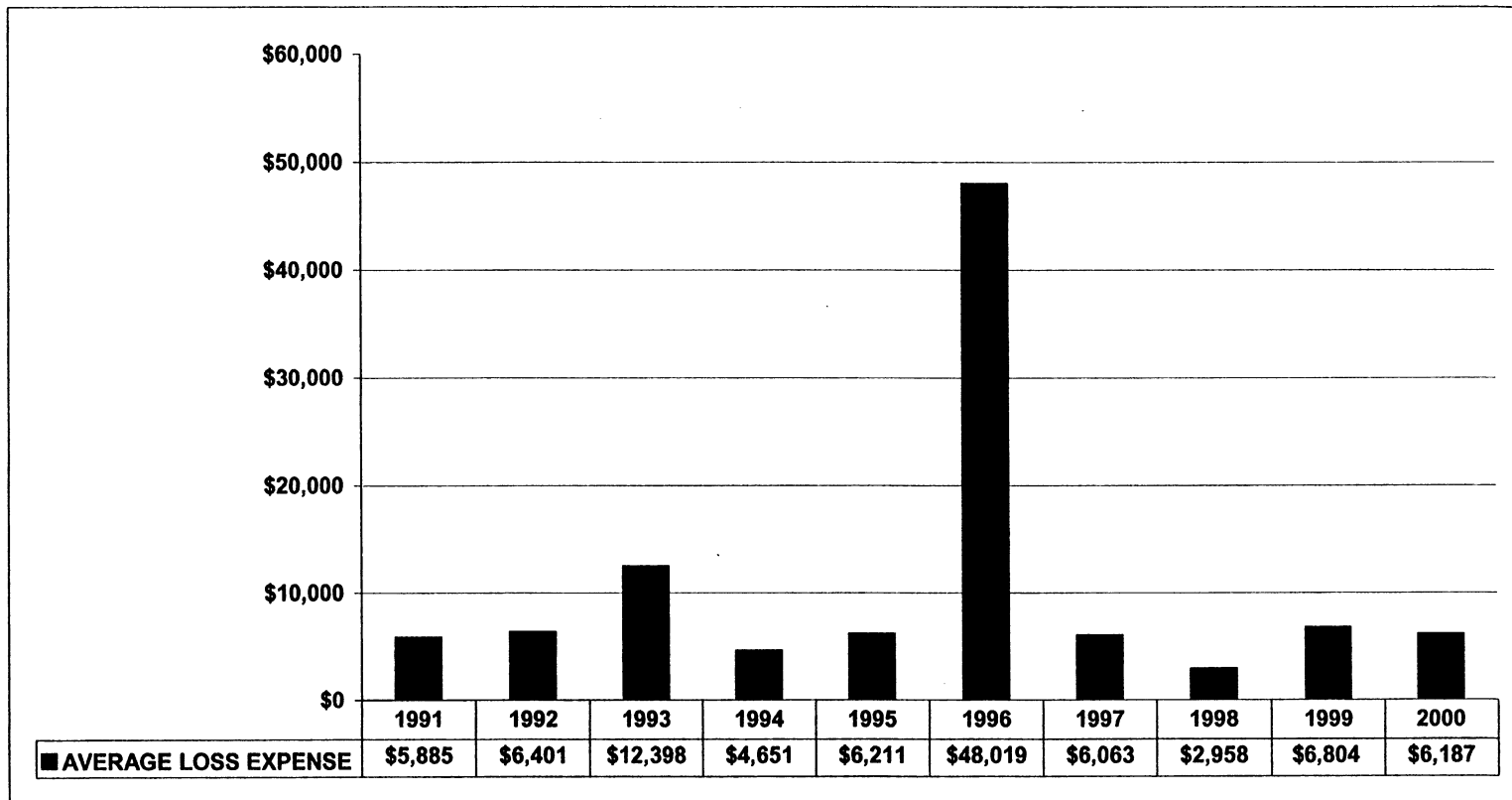
CLAIMS CLOSED 1991 - 2000



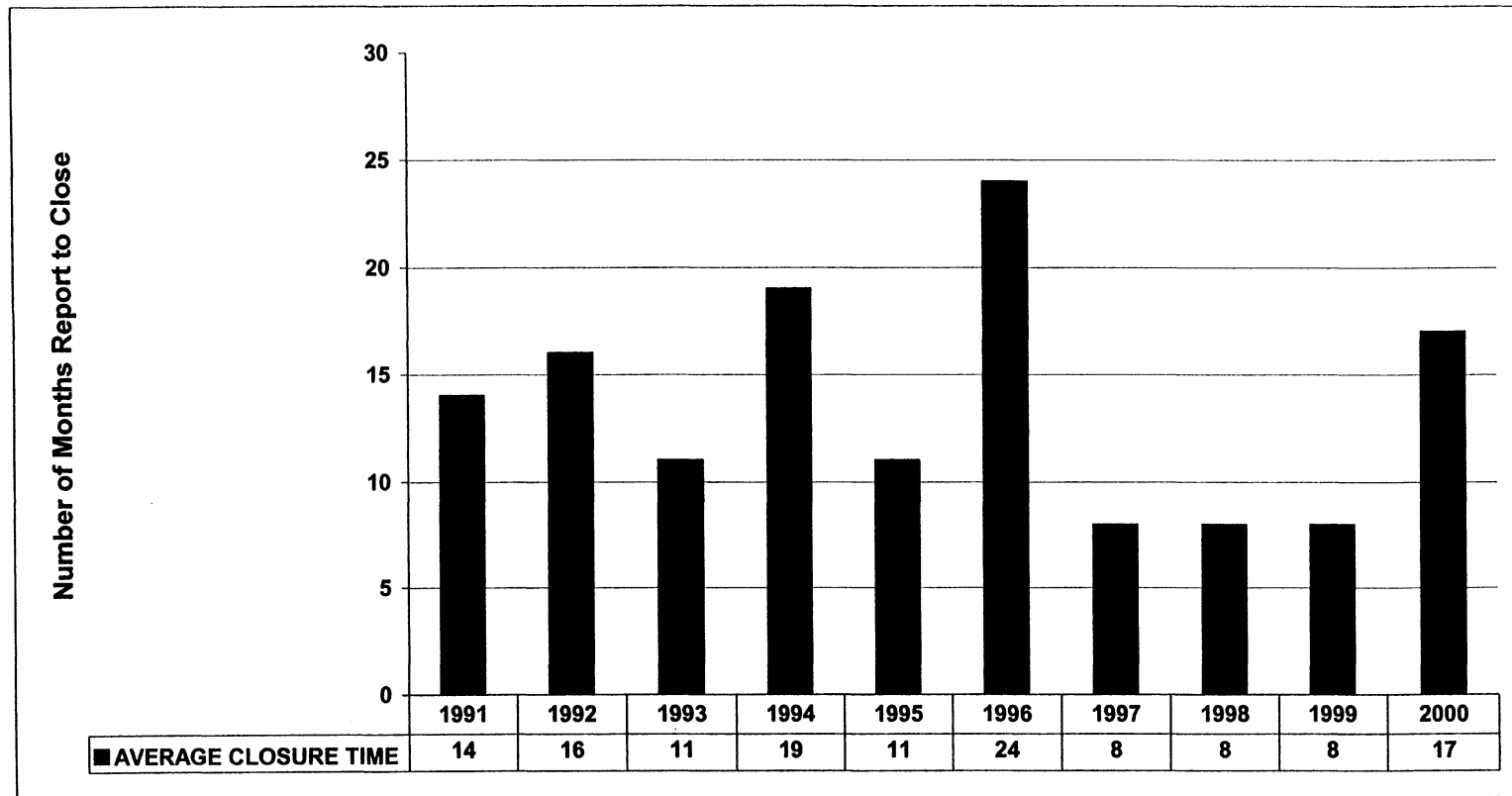
AVERAGE INDEMNITY PAID 1991 - 2000 FOR ALL PAID CLAIMS



AVERAGE LOSS EXPENSE 1991 - 2000 FOR ALL PAID CLAIMS



AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS 1991 - 2000



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2000 and a ten-year summary.

**PRODUCT LIABILITY
SUMMARY OF PAID INDEMNITY
FOR 2000**

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	40.70%	630	\$0	\$0	\$659	\$3,368	15
1 - 2,499	45.41%	703	\$434	\$304,920	\$133	\$898	17
2,500 - 4,999	4.46%	69	\$3,523	\$243,105	\$650	\$2,996	8
5,000 - 7,499	2.13%	33	\$5,767	\$190,299	\$4,161	\$8,168	17
7,500 - 9,999	1.03%	16	\$8,357	\$133,714	\$1,417	\$9,879	12
10,000 - 24,999	2.00%	31	\$15,310	\$474,605	\$4,398	\$19,458	14
25,000 - 49,999	1.36%	21	\$34,398	\$722,359	\$17,320	\$35,317	28
50,000 - 74,999	0.26%	4	\$52,500	\$210,000	\$20,049	\$63,625	40
75,000 - 99,999	0.58%	9	\$78,949	\$710,545	\$12,850	\$33,428	21
100,000 - 199,999	0.65%	10	\$143,271	\$1,432,713	\$39,652	\$143,427	34
200,000 - 299,999	0.32%	5	\$246,820	\$1,234,098	\$111,663	\$187,123	26
300,000 - 399,999	0.19%	3	\$334,445	\$1,003,334	\$140,538	\$25,033	40
400,000 - 499,999	0.13%	2	\$482,245	\$964,489	\$11,858	\$237,500	19
500,000 - 999,999	0.32%	5	\$687,965	\$3,439,823	\$63,653	\$400,000	32
1,000,000 OR GREATER	0.45%	7	\$1,764,286	\$12,350,000	\$423,884	\$404,644	33
TOTAL	100.00%	1,548	\$15,125	\$23,414,004	\$3,937	\$8,424	16

PRODUCT LIABILITY
TEN YEAR SUMMARY OF PAID INDEMNITY
FOR YEARS 1991 – 2000

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	50.86%	7,233	\$0	\$0	\$3,993	\$4,823	14
1 - 2,499	33.80%	4,807	\$622	\$2,989,346	\$392	\$1,787	11
2,500 - 4,999	4.25%	605	\$3,439	\$2,080,579	\$1,954	\$6,794	12
5,000 - 7,499	2.07%	294	\$5,797	\$1,704,280	\$4,948	\$10,906	17
7,500 - 9,999	1.15%	163	\$8,388	\$1,367,240	\$4,276	\$15,391	15
10,000 - 24,999	2.90%	413	\$15,326	\$6,329,742	\$17,022	\$27,204	22
25,000 - 49,999	1.47%	209	\$33,760	\$7,055,779	\$17,380	\$28,786	29
50,000 - 74,999	0.78%	111	\$59,146	\$6,565,191	\$25,406	\$47,432	28
75,000 - 99,999	0.53%	76	\$81,582	\$6,200,211	\$45,282	\$119,924	30
100,000 - 199,999	0.72%	103	\$134,766	\$13,880,918	\$100,735	\$90,943	27
200,000 - 299,999	0.33%	47	\$228,487	\$10,738,887	\$185,100	\$77,941	31
300,000 - 399,999	0.22%	31	\$339,771	\$10,532,900	\$80,738	\$125,637	36
400,000 - 499,999	0.19%	27	\$435,116	\$11,748,143	\$82,782	\$237,957	29
500,000 - 999,999	0.41%	58	\$677,688	\$39,305,909	\$103,771	\$226,329	35
1,000,000 OR GREATER	0.31%	44	\$2,206,838	\$97,100,860	\$454,420	\$1,238,958	31
TOTAL	100.00%	14,221	\$15,301	\$217,599,985	\$7,091	\$12,370	14

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2000 and a ten-year summary.

PRODUCT LIABILITY
SEVERITY OF BODILY INJURY
FOR 2000

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
NO INJURY	1,111	62.54%	389	\$953	\$370,675	\$1,229	\$2,194	28
EMOTIONAL ONLY	55	3.05%	19	\$4,198	\$79,765	\$1,765	\$2,585	7
TEMPORARY	274	24.28%	151	\$3,986	\$601,811	\$1,538	\$4,785	8
PERMANENT	95	9.65%	60	\$165,169	\$9,910,151	\$21,209	\$73,009	24
DEATH	13	0.48%	3	\$351,667	\$1,055,000	\$200,040	\$78,333	46
TOTAL	1,548	100.00%	622	\$19,321	\$12,017,402	\$4,207	\$10,033	23

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY
FOR YEARS 1991 - 2000**

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
NO INJURY	6,956	13.44%	576	\$7,305	\$4,207,702	\$3,268	\$9,763	23
EMOTIONAL ONLY	444	3.62%	155	\$2,150	\$333,215	\$985	\$2,695	7
TEMPORARY	4,857	55.50%	2,378	\$6,010	\$14,290,623	\$2,658	\$5,013	9
PERMANENT	1,759	25.53%	1,094	\$103,727	\$113,477,752	\$33,743	\$67,670	37
DEATH	205	1.91%	82	\$385,021	\$31,571,716	\$56,952	\$133,643	32
TOTAL	14,221	100.00%	4,285	\$38,245	\$163,881,008	\$11,655	\$24,026	18

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2000 and a ten-year summary.

**PRODUCT LIABILITY
SEVERITY OF PROPERTY DAMAGE
FOR 2000**

Severity of Property Damage	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
NO PROPERTY DAMAGE	1,096	1.01%	3	\$340,083	\$1,020,250	\$65,558	\$1,000	16
MINOR PROPERTY DAMAGE	281	67.57%	200	\$2,712	\$542,483	\$467	\$2,315	4
INTERMEDIATE PROPERTY DAMAGE	104	17.91%	53	\$8,258	\$437,696	\$3,502	\$23,881	6
MAJOR PROPERTY DAMAGE	67	13.51%	40	\$259,305	\$10,372,213	\$69,132	\$73,598	16
TOTAL	1,548	100.00%	296	\$41,799	\$12,372,642	\$10,949	\$15,796	6

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE
FOR YEARS 1991 - 2000**

Severity of Property Damage	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
NO PROPERTY DAMAGE	9,817	1.91%	52	\$64,133	\$3,334,915	\$9,296	\$4,559	11
MINOR PROPERTY DAMAGE	2,456	58.59%	1,596	\$4,229	\$6,750,044	\$1,081	\$4,418	5
INTERMEDIATE PROPERTY DAMAGE	1,540	31.90%	869	\$21,383	\$18,581,771	\$12,160	\$23,865	8
MAJOR PROPERTY DAMAGE	408	7.60%	207	\$150,946	\$31,245,735	\$48,977	\$55,172	24
TOTAL	14,221	100.00%	2,724	\$21,994	\$59,912,465	\$8,412	\$14,482	7

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2000 and a ten-year summary.

PRODUCT LIABILITY
BUSINESS CLASSIFICATION
FOR 2000

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
SUBCONTRACTOR TO MANUFACTURER	95	6.75%	62	\$7,032	\$435,995	\$1,284	\$2,374	4
MANUFACTURER	900	62.20%	571	\$26,239	\$14,982,710	\$6,362	\$14,119	24
WHOLESALE	13	0.65%	6	\$1,342	\$8,052	\$596	\$3,419	3
RETAILER	386	20.37%	187	\$6,172	\$1,154,207	\$1,386	\$6,404	5
SERVICER-REPAIRER	87	5.34%	49	\$11,395	\$558,356	\$1,122	\$7,919	6
DISTRIBUTOR	67	4.68%	43	\$145,923	\$6,274,684	\$38,363	\$25,652	11
TOTAL	1,548	100.00%	918	\$25,505	\$23,414,004	\$6,187	\$11,894	17

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION
FOR YEARS 1991 – 2000**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
NOT SPECIFIED	82	0.64%	45	\$7,898	\$355,391	\$3,190	\$6,441	13
SUBCONTRACTOR TO MANUFACTURER	347	2.58%	180	\$12,966	\$2,333,867	\$3,917	\$6,446	11
MANUFACTURER	7,465	50.50%	3,529	\$48,031	\$169,501,306	\$15,232	\$30,729	17
WHOLESALE	244	1.65%	115	\$45,431	\$5,224,535	\$11,579	\$14,698	13
RETAILER	4,170	29.48%	2,060	\$7,627	\$15,711,194	\$2,740	\$4,954	7
SERVICER-REPAIRER	809	6.43%	449	\$17,939	\$8,054,431	\$14,096	\$26,713	8
DISTRIBUTOR	1,102	8.71%	609	\$26,954	\$16,415,261	\$6,669	\$11,887	26
TOTAL	14,221	100.00%	6,988	\$31,139	\$217,599,985	\$10,299	\$20,183	14

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2000 and a ten-year summary.

PRODUCT LIABILITY
LOCATION OF OCCURRENCE
FOR 2000

Location of Occurrence	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
HOME	357	22.66%	208	\$18,666	\$3,882,611	\$5,232	\$15,435	7
AUTO	48	2.72%	25	\$87,613	\$2,190,327	\$10,554	\$9,163	12
PLANT	78	4.68%	43	\$227,371	\$9,776,965	\$46,745	\$67,481	19
OFFICE	165	12.09%	111	\$2,853	\$316,706	\$779	\$4,498	3
MISCELLANEOUS	900	57.84%	531	\$13,649	\$7,247,395	\$4,201	\$7,680	24
TOTAL	1,548	100.00%	918	\$25,505	\$23,414,004	\$6,187	\$11,894	17

PRODUCT LIABILITY
TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE
FOR YEARS 1991 – 2000

Location of Occurrence	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
NOT SPECIFIED	66	0.41%	29	\$14,964	\$433,968	\$162,390	\$11,856	8
HOME	5,025	37.05%	2,589	\$20,165	\$52,206,940	\$10,207	\$11,869	7
AUTO	535	3.91%	273	\$50,135	\$13,686,927	\$7,732	\$14,354	14
PLANT	1,843	10.59%	740	\$112,404	\$83,178,593	\$25,101	\$79,533	45
OFFICE	1,321	12.88%	900	\$10,752	\$9,676,478	\$4,024	\$10,041	5
MISCELLANEOUS	5,431	35.16%	2,457	\$23,776	\$58,417,079	\$6,726	\$15,529	15
TOTAL	14,221	100.00%	6,988	\$31,139	\$217,599,985	\$10,299	\$20,183	14

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2000 and a ten-year summary.

**PRODUCT LIABILITY
PRODUCT TYPE
FOR 2000**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	513	42.05%	386	\$763	\$294,655	\$117	\$476	29
GASOLINE STATIONS	57	5.77%	53	\$10,697	\$566,928	\$2,239	\$5,710	2
RESTAURANTS - SERVE NO ALCOHOL	111	5.45%	50	\$2,568	\$128,388	\$301	\$2,334	6
OIL, FUEL, GAS - CO AND DISTRIBUTORS	33	2.61%	24	\$3,839	\$92,127	\$1,759	\$3,973	4
CONTRACTORS - NOC	32	2.18%	20	\$8,594	\$171,888	\$797	\$2,019	3
PLUMBING	29	2.18%	20	\$17,026	\$340,529	\$337	\$2,186	5
FURNITURE AND FIXTURES	31	2.07%	19	\$13,864	\$263,414	\$5,613	\$9,376	15
CANDY OR CONFECTIONARY PRODUCTS	33	1.96%	18	\$827	\$14,890	\$0	\$790	5
CARPENTRY AND FLOOR COVERINGS	33	1.85%	17	\$9,853	\$167,501	\$1,475	\$1,781	6
RESTAURANTS - SERVE ALCOHOL	35	1.74%	16	\$1,167	\$18,669	\$0	\$2,201	6
HEATING AND AIR CONDITIONING	23	1.53%	14	\$4,050	\$56,699	\$2,423	\$3,875	8
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	46	1.42%	13	\$2,934	\$38,142	\$286	\$3,809	3
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	18	1.42%	13	\$297,953	\$3,873,386	\$8,298	\$236,815	22
GROCERY STORES AND MARKETS	21	1.42%	13	\$1,226	\$15,941	\$1,305	\$21,928	5
MEAT, FISH, POULTRY, AND SEAFOOD	22	1.31%	12	\$6,000	\$71,998	\$3,307	\$2,616	12
FOOD PRODUCTS - NOT DRY	52	1.31%	12	\$1,737	\$20,842	\$106	\$3,403	8
CHEMICAL MFG	52	1.31%	12	\$43,130	\$517,565	\$43,169	\$61,664	18
FOOD PRODUCTS - DRY	25	1.20%	11	\$44,814	\$492,959	\$1,040	\$43,964	8
APPLIANCES AND ACCESSORIES	16	1.09%	10	\$77,208	\$772,079	\$8,696	\$12,425	13
DELI, CATERERS, AND CAFETERIAS	33	1.09%	10	\$679	\$6,786	\$203	\$847	2
METAL GOODS	12	1.09%	10	\$34,826	\$348,258	\$7,900	\$8,139	24
ELECTRICAL EQUIPMENT	13	0.87%	8	\$139,250	\$1,113,998	\$19,815	\$14,739	9
AUTO REPAIR SHOPS	12	0.76%	7	\$10,835	\$75,845	\$1,731	\$5,193	3
ELECTRIC CABLES, CONDUIT, AND WIRING	10	0.76%	7	\$13,188	\$92,315	\$2,834	\$29,750	5
ROOFING	11	0.65%	6	\$12,502	\$75,012	\$3,365	\$15,542	13
FROZEN FOODS	15	0.65%	6	\$379	\$2,271	\$0	\$563	3
STORES AND DISTR - NO FOOD OR DRINK	7	0.65%	6	\$6,179	\$37,075	\$109	\$5,483	2
GARDENING EQUIPMENT AND LANDSCAPING	7	0.54%	5	\$371	\$1,857	\$0	\$574	2
FRUIT OR VEGETABLES	10	0.54%	5	\$3,277	\$16,386	\$633	\$2,007	12
SIGN MFG AND INSTALLATION	5	0.54%	5	\$9,961	\$49,806	\$4,164	\$2,102	16
MANUFACTURERS - NOC	5	0.44%	4	\$18,951	\$75,802	\$345	\$41,850	19
CONCRETE AND ASPHALT CONSTRUCTION	13	0.44%	4	\$1,398	\$5,591	\$454	\$775	24
GAS, STEAM, WATER, AND SEWER MAINS	8	0.44%	4	\$15,129	\$60,516	\$10,725	\$1,715	12
TOOL MFG	5	0.44%	4	\$3,947	\$15,788	\$990	\$1,253	17
DISCOUNT STORES	7	0.44%	4	\$3,122	\$12,488	\$218	\$3,500	3
AUTO RENTAL OR LEASING	4	0.44%	4	\$6,822	\$27,286	\$3,883	\$4,500	11
SHOES, BOOTS, OR SLIPPERS	4	0.33%	3	\$745	\$2,235	\$17	\$500	7
WAX, PAINT, OR VARNISH	7	0.33%	3	\$2,578	\$7,733	\$1,321	\$12,650	20
GLASS DEALERS AND GLAZIERS	3	0.33%	3	\$179,433	\$538,298	\$125,570	\$35,000	31
BUILDING MATERIALS	6	0.33%	3	\$1,798,333	\$5,395,000	\$511,745	\$300,000	41
CONCESSIONAIRES	11	0.33%	3	\$2,288	\$6,865	\$0	\$1,043	10
ANIMAL FEED	5	0.33%	3	\$340,208	\$1,020,625	\$192,300	\$7,033	17
LUMBER AND WOOD MFG	3	0.33%	3	\$84,798	\$254,395	\$24,616	\$2,837	13
LIGHTS, LANTERNS, AND LAMPS	7	0.33%	3	\$2,917	\$8,750	\$2,495	\$3,507	6
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	6	0.33%	3	\$21,083	\$63,250	\$6,469	\$6,667	14
CLUBS	6	0.33%	3	\$3,117	\$9,351	\$3,400	\$5,417	20
LAUNDRY SERVICES	2	0.22%	2	\$497,218	\$994,436	\$55,669	\$1,000,000	22
FARM MACHINERY	5	0.22%	2	\$1,579	\$3,157	\$0	\$2,500	12
MEDICAL EQUIPMENT AND INSTRUMENTS	2	0.22%	2	\$502,125	\$1,004,250	\$86,937	\$250	14
WATER SOFTENING EQUIPMENT	3	0.22%	2	\$1,087	\$2,173	\$0	\$2,547	5
TV OR RADIO	2	0.22%	2	\$3,838	\$7,675	\$516	\$22,875	4
MASONRY, PLASTERING, MARBLE, OR TILE	3	0.22%	2	\$3,789	\$7,577	\$0	\$625	1
BAKERIES AND BAKERY GOODS	4	0.22%	2	\$407	\$814	\$0	\$525	2
DOOR AND WINDOWS MFG	3	0.22%	2	\$501,082	\$1,002,164	\$79,567	\$8,750	24
CANS, DRUMS, AND METAL CONTAINERS	2	0.22%	2	\$157,500	\$315,000	\$36,123	\$175,000	32
WHEEL AND TIRE MFG	4	0.22%	2	\$2,154	\$4,307	\$115	\$3,250	6
VENDING MACHINES MFG	2	0.22%	2	\$114,000	\$228,000	\$20,829	\$2,500	21
COMMUNICATION, RECORDING SYSTEMS	4	0.22%	2	\$27,750	\$55,500	\$23,745	\$39,000	24
EXERCISE, SPORTING GOODS AND EQUIP	2	0.22%	2	\$4,500	\$9,000	\$5,911	\$13,750	17
BOTTLE AND JAR MFG	2	0.22%	2	\$334	\$668	\$0	\$6,250	29
LEATHER GOODS	2	0.22%	2	\$10,565	\$21,130	\$11,401	\$1,850	14
PRINTING	2	0.22%	2	\$8,609	\$17,218	\$0	\$0	0

**PRODUCT LIABILITY
PRODUCT TYPE
FOR 2000**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
PRODUCTS - COMPLETED OPERATIONS - NOC	1	0.11%	1	\$500	\$500	\$406	\$1,250	4
OFFICE MACHINES, COMPUTERS - OTHER	1	0.11%	1	\$30,000	\$30,000	\$20,136	\$7,500	43
VALVES, PUMPS, COMPRESSORS MFG	2	0.11%	1	\$1,400,000	\$1,400,000	\$501,952	\$50,000	12
FIREARMS, AMMUNITION - MFG AND REPAIR	2	0.11%	1	\$24,636	\$24,636	\$34	\$31,507	9
CARPET AND FURNITURE CLEANING	1	0.11%	1	\$2,184	\$2,184	\$0	\$1,500	1
CONTRACTOR EQUIPMENT	1	0.11%	1	\$1,742	\$1,742	\$0	\$2,000	4
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	4	0.11%	1	\$1,194	\$1,194	\$352	\$750	4
METAL ERECTION	3	0.11%	1	\$74	\$74	\$0	\$1,800	1
FENCES	1	0.11%	1	\$3,198	\$3,198	\$0	\$750	2
PREFABRICATED BUILDING MFG	4	0.11%	1	\$40,000	\$40,000	\$116,371	\$200,000	37
ALCOHOL, LIQUOR - MFG, DISTR, STORES	1	0.11%	1	\$214	\$214	\$0	\$1,000	0
WATER BOTTLING	1	0.11%	1	\$1,196	\$1,196	\$0	\$1,000	1
TEXTILE MFG	1	0.11%	1	\$242	\$242	\$0	\$2,511	2
LADDERS, HOISTS, AND SCAFFOLDS	1	0.11%	1	\$150,000	\$150,000	\$166,010	\$25,000	97
PAPER PRODUCTS	2	0.11%	1	\$27,531	\$27,531	\$0	\$7,500	2
WIRE GOODS	2	0.11%	1	\$300,000	\$300,000	\$0	\$25,000	18
BATTERIES	1	0.11%	1	\$528	\$528	\$0	\$250	6
RECREATIONAL VEHICLE MFG	4	0.11%	1	\$5,000	\$5,000	\$23,220	\$75,000	22
COSMETICS	1	0.11%	1	\$78	\$78	\$0	\$500	7
JEWELRY AND WATCHES	1	0.11%	1	\$45	\$45	\$0	\$45	1
TOYS AND GAMES	3	0.11%	1	\$495,000	\$495,000	\$17,463	\$5,000	31
SWIMMING POOLS	1	0.11%	1	\$9,200	\$9,200	\$4,537	\$30,000	13
PLASTIC, RUBBER GOODS - MFG	14	0.11%	1	\$5,000	\$5,000	\$5,499	\$15,000	13
CAR WASHES	1	0.11%	1	\$1,191	\$1,191	\$0	\$2,511	3
BOATS - USE	2	0.00%	0	\$0	\$0	\$0	\$0	0
FURS, FABRICS AND OTHER CLOTHING	1	0.00%	0	\$0	\$0	\$0	\$0	0
COTTON GOODS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS	1	0.00%	0	\$0	\$0	\$0	\$0	0
ALARMS AND DETECTION DEVICES	1	0.00%	0	\$0	\$0	\$0	\$0	0
SALT, PHOSPHATES, AND LIME	1	0.00%	0	\$0	\$0	\$0	\$0	0
REFRIGERATION	2	0.00%	0	\$0	\$0	\$0	\$0	0
DRILLING	1	0.00%	0	\$0	\$0	\$0	\$0	0
WATER AND FIRE PROOFING	1	0.00%	0	\$0	\$0	\$0	\$0	0
DAIRY PRODUCTS	3	0.00%	0	\$0	\$0	\$0	\$0	0
BEVERAGE BOTTLER - NON-ALCOHOLIC	1	0.00%	0	\$0	\$0	\$0	\$0	0
DRUG AND PHARMACEUTICALS	8	0.00%	0	\$0	\$0	\$0	\$0	0
INSTRUMENT MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
OPTICAL AND HEARING GOODS	1	0.00%	0	\$0	\$0	\$0	\$0	0
STONE AND GEM CUTTING OR POLISHING	1	0.00%	0	\$0	\$0	\$0	\$0	0
BARBER SUPPLIES AND HAIR PIECES	1	0.00%	0	\$0	\$0	\$0	\$0	0
ANIMAL DEALERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPELINES	1	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	2	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDINGS/PREMISES BANK OR OFFICE	1	0.00%	0	\$0	\$0	\$0	\$0	0
WINDOW CLEANING	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	1,548	100.00%	918	\$25,505	\$23,414,004	\$6,187	\$11,894	17

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1991 - 2000**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	1,680	10.99%	768	\$50,311	\$38,639,028	\$9,333	\$57,524	46
FOOD PRODUCTS - DRY	621	4.78%	334	\$5,754	\$1,921,861	\$135	\$4,591	4
RESTAURANTS - SERVE NO ALCOHOL	608	4.22%	295	\$4,172	\$1,230,741	\$427	\$3,209	5
RESTAURANTS - SERVE ALCOHOL	704	4.12%	288	\$1,849	\$532,465	\$211	\$3,363	9
FURNITURE AND FIXTURES	438	3.86%	270	\$26,450	\$7,141,516	\$10,146	\$12,110	14
FOOD PRODUCTS - NOT DRY	802	3.62%	253	\$7,866	\$1,990,170	\$146	\$3,322	6
OIL, FUEL, GAS - CO AND DISTRIBUTORS	311	3.56%	249	\$41,023	\$10,214,611	\$3,477	\$9,237	6
MEAT, FISH, POULTRY, AND SEAFOOD	442	3.36%	235	\$2,207	\$518,690	\$366	\$1,869	5
GASOLINE STATIONS	287	3.19%	223	\$4,987	\$1,112,116	\$573	\$2,535	3
HEATING AND AIR CONDITIONING	412	3.06%	214	\$46,037	\$9,851,876	\$23,456	\$24,825	10
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	480	2.96%	207	\$14,604	\$3,023,079	\$49,275	\$10,279	8
DELI, CATERERS, AND CAFETERIAS	464	2.48%	173	\$5,441	\$941,331	\$1,118	\$2,309	4
CHEMICAL MFG	568	2.19%	153	\$18,824	\$2,880,081	\$13,080	\$15,277	17
MACHINERY PARTS, OR EQUIPMENT-USE, MFG	281	2.02%	141	\$121,892	\$17,186,718	\$19,738	\$67,853	23
BATTERIES	150	1.76%	123	\$1,970	\$242,271	\$199	\$5,432	3
FARM MACHINERY	218	1.62%	113	\$42,346	\$4,785,096	\$6,006	\$13,384	14
APPLIANCES AND ACCESSORIES	157	1.57%	110	\$24,987	\$2,748,547	\$8,269	\$14,276	12
CANDY OR CONFECTIONARY PRODUCTS	195	1.53%	107	\$1,310	\$140,117	\$58	\$1,933	5
AUTO REPAIR SHOPS	147	1.46%	102	\$4,732	\$482,625	\$2,269	\$5,704	7
PLUMBING	152	1.45%	101	\$10,117	\$1,021,787	\$1,143	\$9,034	5
ELECTRICAL EQUIPMENT	187	1.42%	99	\$41,015	\$4,060,486	\$9,450	\$24,587	16
FROZEN FOODS	197	1.30%	91	\$1,208	\$109,957	\$114	\$1,811	4
GROCERY STORES AND MARKETS	245	1.29%	90	\$934	\$84,038	\$459	\$4,736	5
FRUIT OR VEGETABLES	139	1.06%	74	\$1,221	\$90,341	\$327	\$1,460	6
MEDICAL EQUIPMENT AND INSTRUMENTS	90	1.04%	73	\$46,684	\$3,407,900	\$13,300	\$10,163	18
PLASTIC, RUBBER GOODS - MFG	137	1.03%	72	\$111,217	\$8,007,627	\$32,848	\$131,872	12
CARPENTRY AND FLOOR COVERINGS	127	1.00%	70	\$4,864	\$340,481	\$1,014	\$3,354	7
CONCRETE AND ASPHALT CONSTRUCTION	127	0.93%	65	\$24,046	\$1,562,960	\$10,602	\$10,084	19
WHEEL AND TIRE MFG	84	0.92%	64	\$26,223	\$1,678,282	\$1,878	\$9,116	9
METAL GOODS	101	0.90%	63	\$60,215	\$3,793,557	\$10,861	\$54,656	21
ROOFING	105	0.87%	61	\$63,730	\$3,887,545	\$12,368	\$25,297	20
CONTRACTORS - NOC	122	0.84%	59	\$27,058	\$1,596,429	\$27,885	\$171,050	15
CONCESSIONAIRES	114	0.80%	56	\$1,081	\$60,561	\$513	\$1,550	4
BEVERAGE BOTTLER - NON-ALCOHOLIC	110	0.80%	56	\$993	\$55,586	\$430	\$1,601	9
TOOL MFG	109	0.79%	55	\$37,164	\$2,044,020	\$14,773	\$10,265	15
LIGHTS, LANTERNS, AND LAMPS	92	0.76%	53	\$10,526	\$557,864	\$3,870	\$5,759	6
ANIMAL FEED	86	0.73%	51	\$31,376	\$1,600,156	\$13,674	\$4,700	9
SHOES, BOOTS, OR SLIPPERS	80	0.72%	50	\$21,112	\$1,055,608	\$9,214	\$5,635	10
DAIRY PRODUCTS	108	0.72%	50	\$975	\$48,774	\$116	\$1,564	3
BAKERIES AND BAKERY GOODS	125	0.72%	50	\$1,579	\$78,968	\$425	\$2,005	7
FURS, FABRICS AND OTHER CLOTHING	79	0.69%	48	\$84,395	\$4,050,968	\$16,967	\$39,291	16
MANUFACTURERS - NOC	69	0.60%	42	\$95,880	\$4,026,949	\$17,305	\$37,723	26
ALCOHOL, LIQUOR - MFG, DISTR, STORES	73	0.59%	41	\$1,096	\$44,927	\$336	\$3,314	7
VALVES, PUMPS, COMPRESSORS MFG	59	0.56%	39	\$83,895	\$3,271,904	\$25,044	\$24,594	17
WAX, PAINT, OR VARNISH	102	0.49%	34	\$11,842	\$402,611	\$6,880	\$5,469	16
STORES AND DISTR - NO FOOD OR DRINK	66	0.47%	33	\$19,567	\$645,700	\$5,606	\$9,869	10
LUMBER AND WOOD MFG	44	0.41%	29	\$76,480	\$2,217,908	\$174,720	\$16,664	23
ELECTRIC CABLES, CONDUIT, AND WIRING	46	0.40%	28	\$17,649	\$494,170	\$1,304	\$14,145	8
WATER SOFTENING EQUIPMENT	42	0.40%	28	\$1,995	\$55,869	\$407	\$4,909	4
EXERCISE, SPORTING GOODS AND EQUIP	51	0.40%	28	\$42,393	\$1,187,017	\$9,919	\$17,260	17
COSMETICS	41	0.39%	27	\$5,641	\$152,310	\$4,944	\$6,209	10
DOOR AND WINDOWS MFG	63	0.37%	26	\$98,232	\$2,554,023	\$281,351	\$15,742	26
GAS, STEAM, WATER, AND SEWER MAINS	46	0.36%	25	\$131,733	\$3,293,327	\$7,058	\$5,476	13
BOTTLE AND JAR MFG	41	0.36%	25	\$7,749	\$193,720	\$3,954	\$5,984	11
RECREATIONAL VEHICLE MFG	45	0.33%	23	\$36,929	\$849,375	\$24,559	\$61,112	21
DISCOUNT STORES	37	0.33%	23	\$1,190	\$27,378	\$530	\$2,138	4
ELEVATOR, ESCALATOR, MOVING SIDEWALK	62	0.31%	22	\$89,195	\$1,962,300	\$20,734	\$9,491	36
DRUG AND PHARMACEUTICALS	362	0.31%	22	\$4,144	\$91,177	\$3,845	\$3,918	16
ALARMS AND DETECTION DEVICES	40	0.30%	21	\$100,502	\$2,110,545	\$27,326	\$12,740	12
PREFABRICATED BUILDING MFG	33	0.30%	21	\$70,000	\$1,470,005	\$24,489	\$45,773	23
GLASS DEALERS AND GLAZIERS	33	0.29%	20	\$37,829	\$756,581	\$21,063	\$9,352	13
REFRIGERATION	26	0.29%	20	\$60,993	\$1,219,858	\$9,105	\$16,074	21

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1991 - 2000**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
WIRE GOODS	32	0.29%	20	\$128,995	\$2,579,905	\$18,531	\$74,158	25
TOYS AND GAMES	28	0.27%	19	\$34,345	\$652,555	\$2,906	\$7,171	24
LAUNDRY SERVICES	32	0.26%	18	\$57,544	\$1,035,794	\$6,310	\$113,993	7
UNKNOWN BUSINESS CLASSIFICATION	31	0.24%	17	\$3,615	\$61,460	\$3,106	\$4,260	8
LADDERS, HOISTS, AND SCAFFOLDS	23	0.24%	17	\$210,680	\$3,581,568	\$51,035	\$42,306	23
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	25	0.24%	17	\$37,950	\$645,144	\$11,657	\$15,000	17
BOATS - USE	36	0.21%	15	\$1,182	\$17,736	\$428	\$4,298	4
ADHESIVE AND ABRASIVE GOODS	20	0.20%	14	\$15,197	\$212,753	\$3,229	\$13,659	12
BOAT OR SHIP BUILDING	18	0.19%	13	\$27,074	\$351,960	\$19,488	\$27,915	18
CONTRACTOR EQUIPMENT	30	0.19%	13	\$68,618	\$892,033	\$11,299	\$36,262	17
FERTILIZERS	21	0.19%	13	\$31,655	\$411,518	\$9,079	\$10,775	14
CARPET AND FURNITURE CLEANING	15	0.17%	12	\$2,056	\$24,675	\$88	\$12,692	6
GARDENING EQUIPMENT AND LANDSCAPING	26	0.17%	12	\$7,912	\$94,941	\$2,218	\$12,681	11
WATER BOTTLING	16	0.17%	12	\$3,406	\$40,871	\$2,554	\$2,171	6
SIGN MFG AND INSTALLATION	17	0.17%	12	\$75,955	\$911,462	\$8,242	\$19,077	22
SWIMMING POOLS	17	0.17%	12	\$52,320	\$627,845	\$15,379	\$22,100	34
BUILDING MATERIALS	56	0.16%	11	\$546,194	\$6,008,139	\$149,403	\$94,727	28
TEXTILE MFG	15	0.16%	11	\$5,407	\$59,472	\$875	\$3,083	4
HARDWARE, HOME IMPROVEMENT STORES	27	0.16%	11	\$2,722	\$29,937	\$3,038	\$18,273	9
PIPE MFG	21	0.16%	11	\$6,972	\$76,695	\$4,667	\$2,845	17
PRINTING	14	0.16%	11	\$102,410	\$1,126,509	\$0	\$25,251	2
SOAP AND DETERGENTS	22	0.14%	10	\$265	\$2,649	\$23	\$393	1
OFFICE MACHINES, COMPUTERS - OTHER	15	0.13%	9	\$66,018	\$594,162	\$5,808	\$16,056	19
INSULATION - OTHER THAN ASBESTOS	13	0.13%	9	\$300,907	\$2,708,163	\$79,028	\$24,419	15
MASONRY, PLASTERING, MARBLE, OR TILE	16	0.13%	9	\$27,341	\$246,069	\$9,261	\$9,812	13
METAL ERECTION	22	0.13%	9	\$132,343	\$1,191,087	\$49,783	\$116,339	17
DRILLING	10	0.13%	9	\$22,925	\$206,328	\$7,986	\$20,856	21
PAPER PRODUCTS	18	0.13%	9	\$6,192	\$55,724	\$1,134	\$3,662	7
METAL EXTRACTION AND PROCESSING	14	0.13%	9	\$1,016,807	\$9,151,262	\$17,393	\$284,894	12
VENDING MACHINES MFG	23	0.13%	9	\$33,339	\$300,047	\$4,992	\$2,667	7
COMMUNICATION, RECORDING SYSTEMS	16	0.13%	9	\$38,491	\$346,415	\$6,124	\$32,958	11
ANIMAL DEALERS	15	0.13%	9	\$56,824	\$511,418	\$24,196	\$5,194	22
PRODUCTS - COMPLETED OPERATIONS - NOC	12	0.11%	8	\$15,690	\$125,517	\$18,782	\$14,613	9
HAZARDOUS MATERIAL CONTRACTORS	8	0.11%	8	\$100,000	\$800,000	\$12,536	\$92,500	13
CLUBS	25	0.11%	8	\$5,375	\$43,003	\$5,651	\$12,894	17
AUTO RENTAL OR LEASING	17	0.11%	8	\$7,441	\$59,528	\$2,529	\$6,000	7
MOBILE HOME MFG	12	0.10%	7	\$46,564	\$325,950	\$30,155	\$15,014	45
OPTICAL AND HEARING GOODS	12	0.10%	7	\$1,724	\$12,069	\$1,843	\$2,250	14
AMUSEMENT DEVICES	9	0.09%	6	\$12,534	\$75,202	\$4,207	\$19,083	14
TV OR RADIO	7	0.09%	6	\$1,828	\$10,968	\$172	\$8,581	5
LEATHER GOODS	6	0.09%	6	\$3,910	\$23,457	\$3,937	\$1,138	8
RENTAL STORES	11	0.09%	6	\$2,412	\$14,470	\$171	\$4,500	4
TOBACCO PRODUCTS	6	0.07%	5	\$1,237	\$6,183	\$26	\$2,520	2
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	19	0.07%	5	\$11,097	\$55,484	\$9,631	\$31,050	28
WALL AND CEILING INSTALLATION	6	0.07%	5	\$9,426	\$47,129	\$7,803	\$2,680	7
BOXES AND COMPOSITION GOODS	8	0.07%	5	\$3,126	\$15,628	\$10,842	\$2,610	18
HOBBY, WALLPAPERS, ART STORES	10	0.07%	5	\$3,894	\$19,472	\$66	\$5,029	6
THEATERS	12	0.07%	5	\$614	\$3,072	\$0	\$1,010	5
FENCES	6	0.06%	4	\$96,893	\$387,573	\$3,157	\$2,813	30
EXPLOSIVES OR FIREWORKS MFG	4	0.06%	4	\$12,452	\$49,807	\$19,302	\$5,000	14
CANS, DRUMS, AND METAL CONTAINERS	7	0.06%	4	\$79,320	\$317,281	\$19,719	\$88,850	25
CUTLERY, RAZORS, AND FLATWARE	8	0.06%	4	\$1,185	\$4,738	\$0	\$1,688	6
TANK BUILDING	9	0.06%	4	\$355,672	\$1,422,689	\$93,977	\$16,725	33
ENGINE OR TURBINE MFG	6	0.06%	4	\$12,987	\$51,947	\$1,331	\$11,750	9
AIRCRAFT OR AIRCRAFT PARTS MFG	12	0.06%	4	\$186,258	\$745,031	\$77,551	\$127,500	34
MATCH AND CHARCOAL MFG	15	0.06%	4	\$25,275	\$101,100	\$11,839	\$24,400	24
GRAIN ELEVATOR OPERATIONS	4	0.06%	4	\$170,383	\$681,533	\$43,165	\$88,750	57
ANIMAL BOARDING & VETERINARIANS	7	0.04%	3	\$1,776	\$5,329	\$47	\$250	5
FIREARMS, AMMUNITION - MFG AND REPAIR	6	0.04%	3	\$10,545	\$31,636	\$4,296	\$35,502	11
BOILER, STEAM PIPES	5	0.04%	3	\$11,811	\$35,433	\$2,435	\$20,000	11
BUILDING STRUCTURES	15	0.04%	3	\$225,000	\$675,000	\$81,524	\$54,000	95
TENTS AND CANOPIES	5	0.04%	3	\$1,009	\$3,028	\$0	\$1,033	1

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1991 - 2000**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	6	0.04%	3	\$18,076	\$54,229	\$18,953	\$11,500	11
BOLTS, NUTS, NAILS, TACKS, SCREWS	8	0.04%	3	\$300,883	\$902,650	\$12,333	\$3,003	14
BICYCLES	7	0.04%	3	\$1,978	\$5,935	\$712	\$3,333	18
CLAY PRODUCTS	8	0.04%	3	\$605	\$1,816	\$128	\$1,212	2
SAND OR GRAVEL DIGGING, QUARRIES	5	0.04%	3	\$39,615	\$118,844	\$4,379	\$38,667	41
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	6	0.03%	2	\$1,378	\$2,755	\$0	\$1,500	3
FIRE EXTINGUISHERS	4	0.03%	2	\$425	\$850	\$37	\$125,000	1
WATER AND FIRE PROOFING	5	0.03%	2	\$52,183	\$104,366	\$2,624	\$8,000	25
ICE DEALERS AND DISTRIBUTORS	4	0.03%	2	\$19,250	\$38,500	\$0	\$22,500	8
CROP SPRAYING AND PESTICIDES	4	0.03%	2	\$2,268	\$4,535	\$587	\$2,125	8
NET, ROPE, AND FIBER MFG	5	0.03%	2	\$128,287	\$256,573	\$262,709	\$450,000	44
AEROSOL CONTAINERS	7	0.03%	2	\$5,288	\$10,575	\$2,396	\$12,750	7
INSTRUMENT MFG	7	0.03%	2	\$48,572	\$97,143	\$4,598	\$90,000	9
PENCIL, PEN, CRAYON OR CHALK MFG	7	0.03%	2	\$35	\$69	\$0	\$70	0
BRUSH OR BROOM MFG	3	0.03%	2	\$8,625	\$17,250	\$0	\$5,750	12
PUTTY PRODUCTS	3	0.03%	2	\$746	\$1,492	\$0	\$950	11
PIPELINES	6	0.03%	2	\$303,875	\$607,750	\$22,586	\$1,200	9
SEED MERCHANT	7	0.03%	2	\$3,000	\$6,000	\$871	\$3,000	3
JANITORIAL SERVICES	5	0.03%	2	\$1,160	\$2,319	\$0	\$1,650	15
FURNITURE OR WOODWORK STRIPPING	1	0.01%	1	\$510	\$510	\$0	\$1,900	1
GARBAGE AND REFUSE COLLECTING	1	0.01%	1	\$350,000	\$350,000	\$45,272	\$25,000	55
HONE, OILSTONE, OR WHETSTONE MFG	2	0.01%	1	\$15,809	\$15,809	\$4,553	\$15,000	48
SEPTIC TANKS	3	0.01%	1	\$13,750	\$13,750	\$14,086	\$7,500	40
HONEY, MOLASSES, AND SYRUPS	1	0.01%	1	\$2,750	\$2,750	\$4,000	\$10,000	45
INK AND DYES	2	0.01%	1	\$150,000	\$150,000	\$68,089	\$25,000	20
BEARING MFG	3	0.01%	1	\$9,961	\$9,961	\$0	\$9,000	2
CLOCK MFG	1	0.01%	1	\$836	\$836	\$0	\$3,500	2
JEWELRY AND WATCHES	3	0.01%	1	\$45	\$45	\$0	\$45	1
LABORATORIES	1	0.01%	1	\$2,023,205	\$2,023,205	\$4,864	\$1,000	25
MOTION PICTURES	3	0.01%	1	\$48	\$48	\$0	\$500	1
IRRIGATION EQUIPMENT	2	0.01%	1	\$34,950	\$34,950	\$0	\$32,650	26
FIBERGLASS MFG	1	0.01%	1	\$15,819	\$15,819	\$0	\$2,000	1
GAS TANKS AND FUEL CONTAINERS MFG	1	0.01%	1	\$36,000	\$36,000	\$26,240	\$75,000	32
OIL REFINERIES	2	0.01%	1	\$500	\$500	\$0	\$500	1
FLORISTS	1	0.01%	1	\$919	\$919	\$140	\$0	4
CAR WASHES	1	0.01%	1	\$1,191	\$1,191	\$0	\$2,511	3
BOAT STORAGE OR MARINAS	2	0.00%	0	\$0	\$0	\$0	\$0	0
COTTON GOODS MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS	3	0.00%	0	\$0	\$0	\$0	\$0	0
JUNK AND SCRAP DEALERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
GOLFMOBILES	1	0.00%	0	\$0	\$0	\$0	\$0	0
MINING AND DREDGING	3	0.00%	0	\$0	\$0	\$0	\$0	0
SALT, PHOSPHATES, AND LIME	2	0.00%	0	\$0	\$0	\$0	\$0	0
BABY FOOD	2	0.00%	0	\$0	\$0	\$0	\$0	0
LEAD MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	1	0.00%	0	\$0	\$0	\$0	\$0	0
MUSICAL INSTRUMENT MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
STONE AND GEM CUTTING OR POLISHING	1	0.00%	0	\$0	\$0	\$0	\$0	0
BARBER SUPPLIES AND HAIR PIECES	4	0.00%	0	\$0	\$0	\$0	\$0	0
SHOPPING CTRS, INDOOR MALLS - NOT OCC	1	0.00%	0	\$0	\$0	\$0	\$0	0
FORESTRY SERVICE	1	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDINGS/PREMISES BANK OR OFFICE	2	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
WINDOW CLEANING	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	14,221	100.00%	6,988	\$31,139	\$217,599,985	\$10,299	\$20,183	14

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment.

The second section presents closed claim data categorized by time intervals to claim resolution.

Each section contains annual summary data for 2000 and a ten-year summary.

PRODUCT LIABILITY CLAIM DISPOSITION FOR 2000

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<u>In Favor of Defendant</u>							
BEFORE COURT PROCEEDING INITIATED	61.27%	386	\$0	\$0	\$111	\$3,189	5
DIRECTED VERDICT FOR DEFENDANT	0.63%	4	\$0	\$0	\$4,403	\$3,125	7
JUDGEMENT FOR DEFENDANT	0.32%	2	\$0	\$0	\$1,135	\$188	8
ARBITRATION	0.16%	1	\$0	\$0	\$0	\$1	19
ALL OTHER INCLUDING DISMISSALS	37.62%	237	\$0	\$0	\$1,487	\$3,705	32
TOTAL	100.00%	630	\$0	\$0	\$659	\$3,368	15
<u>In Favor of Plaintiff</u>							
BEFORE COURT PROCEEDING INITIATED	48.69%	447	\$13,467	\$6,019,830	\$1,368	\$10,171	5
DIRECTED VERDICT FOR PLAINTIFF	0.22%	2	\$27,375	\$54,750	\$7,742	\$7,500	14
JUDGEMENT FOR PLAINTIFF	0.33%	3	\$10,089	\$30,268	\$4,794	\$1,500	24
ARBITRATION	0.11%	1	\$17,000	\$17,000	\$1,487	\$7,500	33
ALL OTHER INCLUDING DISMISSALS	50.65%	465	\$37,187	\$17,292,156	\$10,831	\$13,646	29
TOTAL	100.00%	918	\$25,505	\$23,414,004	\$6,187	\$11,894	17

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF CLAIM DISPOSITION
FOR YEARS 1991 - 2000**

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<u>In Favor of Defendant</u>							
BEFORE COURT PROCEEDING INITIATED	68.74%	4,972	\$0	\$0	\$427	\$3,772	6
DIRECTED VERDICT FOR DEFENDANT	0.48%	35	\$0	\$0	\$23,241	\$21,763	36
JUDGEMENT FOR DEFENDANT	0.86%	62	\$0	\$0	\$166,946	\$18,642	40
JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.08%	6	\$0	\$0	\$35,050	\$10,000	58
ARBITRATION	0.12%	9	\$0	\$0	\$1,768	\$17,733	19
ALL OTHER INCLUDING DISMISSALS	28.90%	2,090	\$0	\$0	\$7,027	\$6,546	31
NOT SPECIFIED	0.82%	59	\$0	\$0	\$11,475	\$5,264	14
TOTAL	100.00%	7,233	\$0	\$0	\$3,993	\$4,823	14
<u>In Favor of Plaintiff</u>							
BEFORE COURT PROCEEDING INITIATED	73.47%	5,134	\$9,603	\$49,300,486	\$2,945	\$6,458	7
DIRECTED VERDICT FOR PLAINTIFF	0.13%	9	\$54,179	\$487,611	\$21,965	\$11,333	37
JUDGEMENT FOR PLAINTIFF	0.46%	32	\$157,749	\$5,047,973	\$82,799	\$36,003	30
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.01%	1	\$15,000	\$15,000	\$68,934	\$0	39
ARBITRATION	0.20%	14	\$87,071	\$1,218,988	\$22,944	\$54,313	21
ALL OTHER INCLUDING DISMISSALS	25.03%	1,749	\$91,225	\$159,552,887	\$30,348	\$60,237	34
NOT SPECIFIED	0.70%	49	\$40,348	\$1,977,040	\$10,900	\$10,468	13
TOTAL	100.00%	6,988	\$31,139	\$217,599,985	\$10,299	\$20,183	14

PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2000

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	705	39.11%	359	\$2,852	\$1,023,853	\$123	\$2,927	2
7-12	154	10.02%	92	\$26,814	\$2,466,894	\$6,622	\$8,738	10
13-18	200	19.17%	176	\$17,922	\$3,154,217	\$656	\$13,082	16
19-24	88	3.70%	34	\$70,645	\$2,401,943	\$12,836	\$82,272	22
25-30	80	6.54%	60	\$47,071	\$2,824,237	\$7,268	\$6,828	28
31-36	106	6.64%	61	\$42,469	\$2,590,625	\$13,222	\$22,809	35
37-42	13	0.87%	8	\$29,215	\$233,721	\$31,216	\$39,801	39
43-48	120	10.78%	99	\$23,849	\$2,361,004	\$6,705	\$8,714	47
49-54	17	0.65%	6	\$172,123	\$1,032,737	\$98,516	\$4,136	51
55-60	9	0.65%	6	\$848,441	\$5,090,643	\$256,291	\$129,600	59
61-66	37	1.63%	15	\$3,609	\$54,130	\$11	\$10,287	66
67-72	3	0.00%	0	\$0	\$0	\$0	\$0	0
73-78	6	0.00%	0	\$0	\$0	\$0	\$0	0
79-84	3	0.00%	0	\$0	\$0	\$0	\$0	0
85-90	1	0.00%	0	\$0	\$0	\$0	\$0	0
91-96	3	0.00%	0	\$0	\$0	\$0	\$0	0
97-102	1	0.11%	1	\$150,000	\$150,000	\$166,010	\$25,000	97
103-108	0	0.00%	0	\$0	\$0	\$0	\$0	0
Greater than 108	2	0.11%	1	\$30,000	\$30,000	\$23,069	\$0	115
TOTAL	1,548	100.00%	918	\$25,505	\$23,414,004	\$6,187	\$11,894	17

PRODUCT LIABILITY
TEN YEAR SUMMARY OF CLOSE TIME REPORTING
FOR YEARS 1991 - 2000

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	8,216	57.77%	4,037	\$5,643	\$22,782,223	\$376	\$5,331	2
7-12	1,872	11.33%	792	\$28,597	\$22,648,590	\$4,590	\$19,081	9
13-18	933	7.81%	546	\$32,042	\$17,495,075	\$9,238	\$22,408	16
19-24	567	4.49%	314	\$64,552	\$20,269,397	\$38,411	\$62,767	21
25-30	389	3.49%	244	\$121,655	\$29,683,891	\$32,028	\$37,601	28
31-36	374	2.99%	209	\$76,625	\$16,014,659	\$48,538	\$30,726	34
37-42	205	1.62%	113	\$100,360	\$11,340,664	\$31,102	\$39,462	39
43-48	396	2.65%	185	\$61,536	\$11,384,081	\$19,113	\$14,116	46
49-54	247	1.22%	85	\$458,522	\$38,974,353	\$133,602	\$477,490	51
55-60	146	0.90%	63	\$158,831	\$10,006,344	\$60,958	\$37,430	58
61-66	200	0.90%	63	\$94,154	\$5,931,704	\$50,976	\$49,191	64
67-72	251	2.20%	154	\$28,682	\$4,416,972	\$6,516	\$8,373	71
73-78	181	0.66%	46	\$65,329	\$3,005,130	\$15,641	\$16,046	75
79-84	50	0.33%	23	\$49,012	\$1,127,266	\$20,105	\$14,172	82
85-90	31	0.26%	18	\$24,054	\$432,966	\$113,331	\$15,222	88
91-96	68	0.53%	37	\$27,577	\$1,020,337	\$7,333	\$7,324	94
97-102	38	0.29%	20	\$14,513	\$290,250	\$16,834	\$11,375	99
103-108	21	0.21%	15	\$13,656	\$204,840	\$13,047	\$12,078	104
Greater than 108	36	0.34%	24	\$23,802	\$571,243	\$52,610	\$18,458	120
TOTAL	14,221	100.00%	6,988	\$31,139	\$217,599,985	\$10,299	\$20,183	14

PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE

(Derived from the Page 15 Supplement)

The tables in this section were generated by using the Missouri Page 15 Supplement data filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 1999 and 2000.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share company.

This section contains data for year ending 2000 and a ten-year summary.

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2000 Written Premium	1999 - 2000 % of Change in Premium	1999 Written Premium	1998 - 1999 % of Change in Premium	1998 Written Premium	1997 - 1998 % of Change in Premium
SUMITOMO MARINE & FIRE INS CO LTD	\$67,430	36746.99%	\$183	-99.70%	\$60,000	311.10%
GENERAL STAR NATIONAL INS CO	\$152,420	1605.49%	\$8,937	576.02%	\$1,322	N/A
ATHENA ASSURANCE COMPANY	\$144,243	1362.91%	\$9,860	-47.63%	\$18,829	-56.64%
AMERICAN CASUALTY CO OF READING PA	\$30,614	544.78%	\$4,748	-48.84%	\$9,281	-51.41%
GLOBE INDEMNITY COMPANY	\$12,624	522.18%	\$2,029	-84.19%	\$12,836	893.50%
BITUMINOUS CASUALTY CORPORATION	\$15,211	506.98%	\$2,506	-66.23%	\$7,421	-53.89%
TRAVELERS INDEMNITY CO OF CONNECTICUT	\$59,726	436.62%	\$11,130	46.01%	\$7,623	-81.08%
HARTFORD FIRE INSURANCE COMPANY	\$264,708	343.29%	\$59,715	-70.66%	\$203,504	-21.50%
NORTH AMERICAN SPECIALTY INS CO	\$2,139	341.94%	\$484	-33.15%	\$724	-74.47%
ROYAL INDEMNITY COMPANY	\$345,250	324.53%	\$81,325	738.49%	\$9,699	-86.37%
MASSACHUSETTS BAY INS CO	\$4,518	323.03%	\$1,068	4.20%	\$1,025	-342.32%
AMERICAN MANUFACTURERS MUTUAL INS CO	\$556,446	303.46%	\$137,920	66.73%	\$82,720	-25.35%
GENERAL INSURANCE CO OF AMERICA	\$20,752	269.71%	\$5,613	-64.03%	\$15,605	98.56%
LIBERTY MUTUAL FIRE INSURANCE CO	\$2,982,918	250.45%	\$851,180	-57.16%	\$1,986,774	-0.49%
NATIONAL FIRE INS CO OF HARTFORD	\$6,206	224.41%	\$1,913	18.09%	\$1,620	62.16%
NORTHLAND INSURANCE COMPANY	\$9,068	218.18%	\$2,850	636.43%	\$387	-67.15%
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$8,884	217.63%	\$2,797	24.92%	\$2,239	2.19%
SAFECO INSURANCE CO OF AMERICA	\$13,458	176.80%	\$4,862	-62.19%	\$12,860	-8.25%
EMPIRE FIRE AND MARINE INSURANCE CO	\$1,396	173.19%	\$511	-90.00%	\$5,109	N/A
ST PAUL MERCURY INSURANCE COMPANY	\$1,563,880	163.54%	\$593,410	43.36%	\$413,943	-34.80%
NORTHWESTERN NATIONAL CASUALTY CO	\$26,431	161.51%	\$10,107	-20.70%	\$12,745	-46.89%
NATIONAL AMERICAN INSURANCE COMPANY	\$54,732	157.47%	\$21,258	50.19%	\$14,154	128.07%
OAK RIVER INSURANCE COMPANY	\$50,698	152.35%	\$20,090	646.84%	\$2,690	-24.12%
AMERICAN GUARANTEE & LIABILITY INS CO	\$28,260	146.06%	\$11,485	231.94%	\$3,460	-60.32%
MICHIGAN MUTUAL INSURANCE COMPANY	\$43,687	144.79%	\$17,847	-33.54%	\$26,854	-15.31%
INDEMNITY INSURANCE CO OF NORTH AMERICA	\$118,313	98.96%	\$59,465	-84.41%	\$381,474	-13.15%
FIREMANS FUND INSURANCE COMPANY	\$116,711	90.33%	\$61,321	-25.88%	\$82,737	-50.15%
ZURICH INSURANCE COMPANY	\$1,246,594	89.21%	\$658,828	41.23%	\$466,501	-26.14%
OLD REPUBLIC INSURANCE COMPANY	\$140,428	85.98%	\$75,507	-66.93%	\$228,309	0.97%
SECURITY NATIONAL INSURANCE COMPANY	\$31,095	82.65%	\$17,024	62.15%	\$10,499	-29.71%
AMERICAN AUTOMOBILE INSURANCE CO	\$337,141	80.32%	\$186,966	10.68%	\$168,919	103.59%
AMERISURE INSURANCE COMPANY	\$7,621	78.19%	\$4,277	-50.19%	\$8,587	-3.29%
NN INSURANCE COMPANY	\$4,009	67.53%	\$2,393	4.00%	\$2,301	-35.56%
TIG INSURANCE COMPANY	\$1,087,023	64.66%	\$660,156	-16.48%	\$790,457	-55.61%
CIGNA INSURANCE COMPANY	\$165,110	61.39%	\$102,303	128.49%	\$44,773	-95.41%
WESTCHESTER FIRE INSURANCE COMPANY	\$264,122	59.24%	\$165,866	-28.23%	\$231,114	-76.72%
CONTINENTAL WESTERN INSURANCE CO	\$2,660	54.29%	\$1,724	-7.21%	\$1,858	-55.64%
AMERICAN ECONOMY INSURANCE COMPANY	\$26,095	53.41%	\$17,010	21.45%	\$14,006	71.83%
NATIONAL INDEMNITY COMPANY	\$3,704	51.49%	\$2,445	59.08%	\$1,537	-28.51%
LUMBERMENS MUTUAL CASUALTY CO	\$598,706	49.15%	\$401,424	12.96%	\$355,367	93.63%
GENESIS INSURANCE COMPANY	\$125,548	48.75%	\$84,403	1.83%	\$82,884	305.94%
SAVERS PROPERTY & CASUALTY INS CO	\$968	40.49%	\$689	1087.93%	\$58	1350.00%
COMMERCIAL UNION INSURANCE COMPANY	\$33,410	38.56%	\$24,113	160.57%	\$9,254	-47.41%
MINNESOTA FIRE AND CASUALTY COMPANY	\$21,866	38.03%	\$15,842	-55.31%	\$35,448	-21.72%
FIREMANS FUND INS CO OF WISCONSIN	\$108,196	36.22%	\$79,430	-7.32%	\$85,708	-14.06%
LEGION INSURANCE COMPANY	\$2,802	36.02%	\$2,060	-95.95%	\$50,838	-238.08%
MUTUAL SERVICE CASUALTY INSURANCE CO	\$51,391	35.73%	\$37,862	-10.41%	\$42,262	17.85%
LUMBERMENS UNDERWRITING ALLIANCE	\$20,643	35.67%	\$15,216	18.88%	\$12,800	N/A
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$15,106	32.68%	\$11,385	51.88%	\$7,496	16.49%
LITITZ MUTUAL INSURANCE COMPANY	\$2,858	32.50%	\$2,157	27.41%	\$1,693	-3.53%
GRAIN DEALERS MUTUAL INSURANCE CO	\$34,519	31.41%	\$26,269	-41.26%	\$44,720	-36.57%
FEDERAL INSURANCE COMPANY	\$693,789	29.81%	\$534,484	-39.02%	\$876,493	-40.32%
OHIO CASUALTY INSURANCE COMPANY	\$60,588	28.67%	\$47,089	168.76%	\$17,521	1061.10%
CINCINNATI INS CO THE	\$801,627	26.48%	\$633,793	35.97%	\$466,135	31.82%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$285,250	24.20%	\$229,667	43.07%	\$160,523	7.58%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2000 Written Premium	1999 - 2000 % of Change in Premium	1999 Written Premium	1998 - 1999 % of Change in Premium	1998 Written Premium	1997 - 1998 % of Change in Premium
AMCO INSURANCE COMPANY	\$149,384	23.82%	\$120,647	9.91%	\$109,771	13.87%
GREAT NORTHERN INSURANCE COMPANY	\$369,661	23.05%	\$300,415	-23.54%	\$392,887	-1.35%
CAPITOL INDEMNITY CORPORATION	\$25,124	22.46%	\$20,516	-40.65%	\$34,567	-16.40%
UNITED FIRE AND CASUALTY COMPANY	\$1,261,748	21.88%	\$1,035,214	24.02%	\$834,726	-5.37%
UNIVERSAL UNDERWRITERS INS CO	\$611,906	21.62%	\$503,114	-1.45%	\$510,529	5.36%
PACIFIC EMPLOYERS INSURANCE COMPANY	\$163,435	20.99%	\$135,086	-17.43%	\$163,595	N/A
VANGUARD INSURANCE COMPANY	\$121,188	17.39%	\$103,237	-10.63%	\$115,517	N/A
UNITED STATES FIRE INSURANCE CO	\$1,959,161	14.00%	\$1,718,502	1182.15%	\$134,033	-55.33%
SAFEGUARD INSURANCE COMPANY	\$339	9.71%	\$309	543.75%	\$48	-65.47%
STATE AUTOMOBILE MUTUAL INS CO	\$77,061	9.33%	\$70,483	26.12%	\$55,887	148.32%
GRINNELL MUTUAL REINSURANCE COMPANY	\$286,090	8.66%	\$263,292	28.65%	\$204,658	-6.44%
SECURA INSURANCE A MUTUAL COMPANY	\$258,928	8.40%	\$238,871	14.53%	\$208,574	71.59%
PENN AMERICA INS CO	\$20,654	8.31%	\$19,069	-32.89%	\$28,413	-11.95%
ST PAUL GUARDIAN INSURANCE COMPANY	\$768,389	8.25%	\$709,807	915.87%	\$69,872	126.50%
FEDERATED MUTUAL INSURANCE COMPANY	\$1,426,510	7.86%	\$1,322,510	-9.39%	\$1,459,630	-10.39%
CONTINENTAL CASUALTY COMPANY	\$283,073	7.05%	\$264,439	-32.91%	\$394,155	48.67%
INDIANA LUMBERMENS MUTUAL INS CO	\$281,659	6.60%	\$264,224	-2.93%	\$272,207	-21.74%
STATE AUTO PROPERTY & CASUALTY INS CO	\$427,593	4.47%	\$409,316	12.34%	\$364,361	-3.22%
BROTHERHOOD MUTUAL INSURANCE CO	\$304	4.11%	\$292	-4.58%	\$306	33.62%
GENERAL CASUALTY CO OF WISCONSIN	\$35,909	0.40%	\$35,767	11.94%	\$31,953	68.70%
COLUMBIA MUTUAL INSURANCE CO	\$69,532	-0.14%	\$69,626	19.01%	\$58,505	-11.30%
LIBERTY INSURANCE CORPORATION	\$226,231	-2.56%	\$232,167	-52.85%	\$492,417	6.37%
COMMERCE AND INDUSTRY INSURANCE CO	\$19,994	-3.45%	\$20,708	-56.55%	\$47,655	-29.18%
AMERICAN FAMILY MUTUAL INS CO	\$19,309	-4.48%	\$20,214	-33.56%	\$30,425	-24.65%
MEDMARC CASUALTY INSURANCE COMPANY	\$957,668	-5.06%	\$1,008,759	32.71%	\$760,114	N/A
MID CONTINENT CASUALTY COMPANY	\$56,778	-5.08%	\$59,817	388.46%	\$12,246	-13.98%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$94,930	-5.63%	\$100,595	1.06%	\$99,543	N/A
TWIN CITY FIRE INS CO	\$309,687	-7.26%	\$333,913	-9.18%	\$367,674	12.16%
VIGILANT INSURANCE COMPANY	\$7,974	-8.31%	\$8,697	-63.24%	\$23,661	428.86%
RANGER INSURANCE COMPANY	\$354,371	-9.00%	\$389,409	-25.80%	\$524,827	-1.03%
WAUSAU UNDERWRITERS INS CO	\$43,631	-10.24%	\$48,610	-38.22%	\$78,680	103.20%
JOHN DEERE INSURANCE COMPANY	\$186,705	-11.39%	\$210,701	20.19%	\$175,303	-2.88%
AMERICAN STATES INSURANCE COMPANY	\$209,044	-11.55%	\$236,332	-3.46%	\$244,800	8.88%
NONPROFITS INS ASSN AN INTERINS EXCH	\$1,394	-12.66%	\$1,596	111.11%	\$756	-3.94%
SHELTER MUTUAL INSURANCE CO	\$174,228	-13.56%	\$201,556	4.56%	\$192,775	-8.93%
FARMERS INSURANCE EXCHANGE	\$30,512	-14.12%	\$35,527	0.05%	\$35,511	-54.36%
ST PAUL FIRE & MARINE INSURANCE CO	\$1,361,467	-17.48%	\$1,649,920	17.52%	\$1,403,994	-10.99%
TRUCK INSURANCE EXCHANGE	\$11,698	-19.13%	\$14,465	55.96%	\$9,275	-82.09%
RLI INSURANCE COMPANY	\$63,410	-23.31%	\$82,681	-3.36%	\$85,556	180.74%
NATIONAL SURETY CORPORATION	\$231,760	-23.34%	\$302,303	-41.50%	\$516,719	18.63%
WEST AMERICAN INSURANCE COMPANY	\$55,734	-26.38%	\$75,706	61.11%	\$46,990	77.58%
AMERICAN FIRE & CASUALTY COMPANY	\$104,950	-28.13%	\$146,037	201.92%	\$48,369	243.85%
AMERICAN INSURANCE COMPANY THE	\$19,172	-29.04%	\$27,018	-40.10%	\$45,105	-79.21%
ST PAUL PROPERTY & CASUALTY INS CO	\$109,920	-30.00%	\$157,030	-62.49%	\$418,618	51.52%
NORTHBROOK PROPERTY & CASUALTY INS CO	\$84,387	-30.41%	\$121,260	1437.27%	\$7,888	32.33%
GERLING AMERICA INSURANCE COMPANY	\$43,283	-31.15%	\$62,867	-86.74%	\$474,181	545.69%
PHOENIX INSURANCE COMPANY THE	\$8,302	-32.68%	\$12,332	-38.91%	\$20,187	12.48%
ALLSTATE INSURANCE COMPANY	\$65,065	-33.88%	\$98,411	11.78%	\$88,043	52.89%
SENTRY INSURANCE A MUTUAL COMPANY	\$173,726	-34.84%	\$266,599	7.68%	\$247,596	-8.73%
FARMERS ALLIANCE MUTUAL INS CO	\$13,078	-35.13%	\$20,160	-22.27%	\$25,936	-26.02%
HANOVER INSURANCE COMPANY THE	\$10,196	-40.98%	\$17,276	1143.77%	\$1,389	-80.81%
GENERAL ACCIDENT INS CO OF AMERICA	\$38,533	-41.73%	\$66,126	-8.43%	\$72,212	735.59%
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$302,365	-46.53%	\$565,500	-12.09%	\$643,250	-0.81%
AMERICAN MOTORISTS INSURANCE CO	\$73,216	-49.67%	\$145,462	20.36%	\$120,853	81.58%
ROYAL INSURANCE COMPANY OF AMERICA	\$426,779	-55.95%	\$968,792	-5.70%	\$1,027,312	216.90%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2000 Written Premium	1999 - 2000 % of Change in Premium	1999 Written Premium	1998 - 1999 % of Change in Premium	1998 Written Premium	1997 - 1998 % of Change in Premium
FIDELITY AND GUARANTY INSURANCE COMPANY	\$11,150	-57.52%	\$26,247	5181.09%	\$497	265.44%
REGENT INSURANCE COMPANY	\$4,778	-63.10%	\$12,949	-42.25%	\$22,424	67.33%
AMERICAN AND FOREIGN INSURANCE CO	\$7,048	-68.66%	\$22,490	777.15%	\$2,564	-55.16%
TRANSPORTATION INSURANCE COMPANY	\$72,853	-71.41%	\$254,799	-28.70%	\$357,369	13.51%
AMERICAN ZURICH INSURANCE COMPANY	\$133,989	-71.57%	\$471,305	77.82%	\$265,040	90.15%
WAUSAU BUSINESS INSURANCE COMPANY	\$11,737	-73.14%	\$43,704	-65.88%	\$128,076	-33.25%
TRANSCONTINENTAL INSURANCE COMPANY	\$34,775	-75.78%	\$143,570	-55.54%	\$322,915	3.49%
ALLIANZ INSURANCE COMPANY	\$235,763	-79.20%	\$1,133,713	9.22%	\$1,037,976	30.12%
TRINITY UNIVERSAL INSURANCE COMPANY	\$3,153	-80.64%	\$16,290	980.96%	\$1,507	53.31%
POTOMAC INSURANCE CO OF ILLINOIS	\$211	-82.70%	\$1,220	37.70%	\$886	-41.29%
CITIZENS SECURITY MUTUAL INS CO	\$4,467	-85.58%	\$30,975	-6.47%	\$33,117	-35.72%
TRAVELERS INDEMNITY COMPANY	\$43,894	-86.07%	\$315,202	-30.08%	\$450,827	-40.60%
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$21,351	-89.36%	\$200,695	149.12%	\$80,563	-6.34%
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$11,864	-93.80%	\$191,500	2.70%	\$186,472	53.75%
NORTH RIVER INSURANCE COMPANY THE	\$2,163	-96.60%	\$63,709	43.25%	\$44,474	5.10%
GULF INSURANCE COMPANY	\$112	-99.19%	\$13,773	18512.16%	\$74	N/A
UNITED SECURITY INSURANCE COMPANY	\$49	-99.95%	\$90,658	4.78%	\$86,521	19.49%
AMERICAN INTERNATIONAL SOUTH INS CO	\$10	-99.98%	\$50,000	0.00%	\$50,000	N/A
TOTAL	\$28,874,322	4.77%	\$27,559,264	-0.17%	\$27,606,516	-14.66%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2000**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
LIBERTY MUTUAL FIRE INSURANCE CO	\$2,982,918	10.33%	\$2,077,897	\$108,655	\$592,686	28.52%
UNITED STATES FIRE INSURANCE CO	\$1,959,161	6.79%	\$1,857,054	\$43,643	\$665,161	35.82%
ST PAUL MERCURY INSURANCE COMPANY	\$1,563,880	5.42%	\$1,099,195	\$425,501	\$223,796	20.36%
FEDERATED MUTUAL INSURANCE COMPANY	\$1,426,510	4.94%	\$1,374,631	\$92,276	-\$804,969	-58.56%
ST PAUL FIRE & MARINE INSURANCE CO	\$1,361,467	4.72%	\$1,461,383	\$221,249	-\$302,723	-20.71%
UNITED FIRE AND CASUALTY COMPANY	\$1,261,748	4.37%	\$1,205,768	\$508,373	\$496,912	41.21%
ZURICH AMERICAN INSURANCE COMPANY	\$1,246,594	4.32%	\$749,050	\$39,063	-\$69,146	-9.23%
TIG INSURANCE COMPANY	\$1,087,023	3.76%	\$1,201,232	\$0	\$1,748,820	145.59%
MEDMARC CASUALTY INSURANCE COMPANY	\$957,668	3.32%	\$894,986	\$456,048	\$892,034	99.67%
CINCINNATI INS CO THE	\$801,627	2.78%	\$785,985	\$249,410	-\$41,646	-5.30%
ST PAUL GUARDIAN INSURANCE COMPANY	\$768,389	2.66%	\$695,219	\$958,500	\$1,195,111	171.90%
FEDERAL INSURANCE COMPANY	\$693,789	2.40%	\$557,776	\$10,793,853	\$9,305,805	1668.38%
UNIVERSAL UNDERWRITERS INS CO	\$611,906	2.12%	\$582,126	\$182,951	\$115,360	19.82%
LUMBERMENS MUTUAL CASUALTY CO	\$598,706	2.07%	\$527,373	\$518,733	-\$219,188	-41.56%
AMERICAN MANUFACTURERS MUTUAL INS CO	\$556,446	1.93%	\$420,114	\$1,500	\$36,689	8.73%
TRAVELERS INDEMNITY CO OF ILLINOIS	\$432,719	1.50%	\$530,393	\$330,993	-\$861,342	-162.40%
STATE AUTO PROPERTY & CASUALTY INS CO	\$427,593	1.48%	\$411,258	\$1,443	\$87,315	21.23%
ROYAL INSURANCE COMPANY OF AMERICA	\$426,779	1.48%	\$682,516	\$41,201	\$1,390,561	203.74%
GREAT NORTHERN INSURANCE COMPANY	\$369,661	1.28%	\$339,496	\$1,057,551	\$23,047	6.79%
RANGER INSURANCE COMPANY	\$354,371	1.23%	\$346,268	\$57,747	\$192,871	55.70%
ROYAL INDEMNITY COMPANY	\$345,250	1.20%	\$344,308	\$6,000	\$352,773	102.46%
AMERICAN AUTOMOBILE INSURANCE CO	\$337,141	1.17%	\$263,896	\$0	-\$65,822	-24.94%
TWIN CITY FIRE INS CO	\$309,687	1.07%	\$331,171	-\$2,537	\$959,119	289.61%
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$302,365	1.05%	\$524,762	\$0	\$32,663	6.22%
GRINNELL MUTUAL REINSURANCE COMPANY	\$286,090	0.99%	\$276,861	\$20,682	\$48,431	17.49%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$285,250	0.99%	\$270,583	\$569	\$21,227	7.84%
CONTINENTAL CASUALTY COMPANY	\$283,073	0.98%	\$235,878	\$53,128	\$218,016	92.43%
INDIANA LUMBERMENS MUTUAL INS CO	\$281,659	0.98%	\$281,290	\$7,313	-\$23,780	-8.45%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	\$267,510	0.93%	\$229,273	\$0	\$62,211	27.13%
HARTFORD FIRE INSURANCE COMPANY	\$264,708	0.92%	\$214,552	\$114,845	\$213,075	99.31%
WESTCHESTER FIRE INSURANCE COMPANY	\$264,122	0.91%	\$271,598	\$228,079	\$1,245,420	458.55%
SECURA INSURANCE A MUTUAL COMPANY	\$258,928	0.90%	\$247,098	\$3,107	\$53,339	21.59%
ALLIANZ INSURANCE COMPANY	\$235,763	0.82%	\$1,100,728	\$0	\$1,659,281	150.74%
NATIONAL SURETY CORPORATION	\$231,760	0.80%	\$270,527	\$0	-\$940,580	-347.68%
LIBERTY INSURANCE CORPORATION	\$226,231	0.78%	\$162,346	\$58,431	\$53,009	32.65%
AMERICAN STATES INSURANCE COMPANY	\$209,044	0.72%	\$226,224	-\$1,221	\$443,182	195.90%
SENTRY SELECT INSURANCE COMPANY	\$186,705	0.65%	\$204,221	\$0	\$171,128	83.80%
SHELTER MUTUAL INSURANCE CO	\$174,228	0.60%	\$181,895	\$18,505	\$21,097	11.60%
SENTRY INSURANCE A MUTUAL COMPANY	\$173,726	0.60%	\$176,897	\$133,262	\$9,885	5.59%
AXA CORPORATE SOLUTIONS INSURANCE COMPANY	\$170,604	0.59%	\$69,190	\$0	\$0	0.00%
ACE AMERICAN INSURANCE COMPANY	\$165,110	0.57%	\$148,542	\$0	-\$61,104	-41.14%
PACIFIC EMPLOYERS INSURANCE COMPANY	\$163,435	0.57%	\$145,414	\$1,004,976	\$911,251	626.66%
GENERAL STAR NATIONAL INS CO	\$152,420	0.53%	\$49,535	\$0	\$42,000	84.79%
AMCO INSURANCE COMPANY	\$149,384	0.52%	\$129,070	\$0	\$25,772	19.97%
MILLERS MUTUAL INSURANCE ASSOCIATION	\$147,802	0.51%	\$79,329	\$30,340	-\$459,341	-579.03%
ATHENA ASSURANCE COMPANY	\$144,243	0.50%	\$64,990	\$0	\$19,448	29.92%
OLD REPUBLIC INSURANCE COMPANY	\$140,428	0.49%	\$127,577	\$500	\$15,238	11.94%
AMERICAN ZURICH INSURANCE COMPANY	\$133,989	0.46%	\$199,156	\$52,996	-\$50,634	-25.42%
GENESIS INSURANCE COMPANY	\$125,548	0.43%	\$121,295	-\$90	\$75,250	62.04%
WINTERHUR INTERNATIONAL AMERICA INS CO	\$121,188	0.42%	\$121,188	\$0	\$249,043	205.50%
INDEMNITY INSURANCE CO OF NORTH AMERICA	\$118,313	0.41%	\$104,477	\$150,000	-\$164,421	-157.38%
FIREMANS FUND INSURANCE COMPANY	\$116,711	0.40%	\$113,864	\$1,896,635	\$5,027,274	4415.16%
ST PAUL PROPERTY & CASUALTY INS CO	\$109,920	0.38%	\$109,910	\$250,000	\$252,820	230.02%
FIREMANS FUND INS CO OF WISCONSIN	\$108,196	0.37%	\$84,205	\$0	-\$100,836	-119.75%
AMERICAN FIRE & CASUALTY COMPANY	\$104,950	0.36%	\$135,456	-\$729	\$22,497	16.61%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$94,930	0.33%	\$79,501	\$0	\$72,910	91.71%
NORTHBROOK PROPERTY & CASUALTY INS CO	\$84,387	0.29%	\$90,677	\$17,757	\$43,882	48.39%
STATE AUTOMOBILE MUTUAL INS CO	\$77,061	0.27%	\$73,307	\$0	\$12,654	17.26%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2000**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
AMERICAN MOTORISTS INSURANCE CO	\$73,216	0.25%	\$120,436	\$216	-\$33,898	-28.15%
TRANSPORTATION INSURANCE COMPANY	\$72,853	0.25%	\$127,139	\$194,976	\$196,862	154.84%
COLUMBIA MUTUAL INSURANCE CO	\$69,532	0.24%	\$67,387	\$1,595	\$5,876	8.72%
SUMITOMO MARINE & FIRE INS CO LTD	\$67,430	0.23%	\$63,287	\$0	\$23,920	37.80%
ALLSTATE INSURANCE COMPANY	\$65,065	0.23%	\$83,080	\$6,050	-\$284,922	-342.95%
RLI INSURANCE COMPANY	\$63,410	0.22%	\$74,746	\$0	-\$55,418	-74.14%
OHIO CASUALTY INSURANCE COMPANY	\$60,588	0.21%	\$56,953	\$0	\$8,319	14.61%
TRAVELERS INDEMNITY CO OF CONNECTICUT	\$59,726	0.21%	\$28,429	\$0	\$16,643	58.54%
MID-CONTINENT CASUALTY COMPANY	\$56,778	0.20%	\$46,570	\$0	\$0	0.00%
WEST AMERICAN INSURANCE COMPANY	\$55,734	0.19%	\$72,266	\$0	\$109,024	150.86%
NATIONAL AMERICAN INSURANCE COMPANY	\$54,732	0.19%	\$49,093	\$0	\$9,125	18.59%
MUTUAL SERVICE CASUALTY INSURANCE CO	\$51,391	0.18%	\$39,881	\$0	-\$15,198	-38.11%
OAK RIVER INSURANCE COMPANY	\$50,698	0.18%	\$33,552	\$0	\$5,427	16.17%
TRAVELERS INDEMNITY COMPANY	\$43,894	0.15%	\$67,115	\$590,944	-\$3,514	-5.24%
AMERISURE MUTUAL INSURANCE COMPANY	\$43,687	0.15%	\$39,663	\$0	-\$1,114	-2.81%
WAUSAU UNDERWRITERS INS CO	\$43,631	0.15%	\$43,013	\$765	\$1,368	3.18%
GERLING AMERICA INSURANCE COMPANY	\$43,283	0.15%	\$52,020	\$0	-\$6,705	-12.89%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	\$38,815	0.13%	\$389,283	\$10,776	\$79,909	20.53%
CGU INSURANCE COMPANY	\$38,533	0.13%	\$61,453	\$0	\$490,457	798.10%
GENERAL CASUALTY CO OF WISCONSIN	\$35,909	0.12%	\$38,838	\$0	\$115	0.30%
TRANSCONTINENTAL INSURANCE COMPANY	\$34,775	0.12%	\$26,326	\$0	-\$171,897	-652.96%
GRAIN DEALERS MUTUAL INSURANCE CO	\$34,519	0.12%	\$36,024	\$0	-\$4,996	-13.87%
COMMERCIAL UNION INSURANCE COMPANY	\$33,410	0.12%	\$32,361	\$0	-\$2,256,693	-6973.50%
SELECTIVE INSURANCE CO OF S CAROLINA	\$32,732	0.11%	\$14,903	\$0	\$4,055	27.21%
SECURITY NATIONAL INSURANCE COMPANY	\$31,095	0.11%	\$25,470	\$0	\$4,976	19.54%
FEDERATED SERVICE INSURANCE COMPANY	\$30,749	0.11%	\$9,381	\$0	\$2,494	26.59%
AMERICAN CASUALTY CO OF READING PA	\$30,614	0.11%	-\$8,752	\$40,819	-\$453,335	5179.79%
FARMERS INSURANCE EXCHANGE	\$30,512	0.11%	\$34,414	\$500	-\$19,795	-57.52%
AMERICAN GUARANTEE & LIABILITY INS CO	\$28,260	0.10%	\$24,659	\$0	-\$19,292	-78.24%
AMERICAN HOME ASSURANCE COMPANY	\$27,020	0.09%	\$81,077	\$0	\$28,321	34.93%
NORTHWESTERN NATIONAL CASUALTY CO	\$26,431	0.09%	\$19,558	\$0	\$0	0.00%
AMERICAN ECONOMY INSURANCE COMPANY	\$26,095	0.09%	\$22,644	\$0	\$428	1.89%
CAPITOL INDEMNITY CORPORATION	\$25,124	0.09%	\$23,385	\$0	\$0	0.00%
GULF UNDERWRITERS INSURANCE COMPANY	\$25,069	0.09%	\$8,295	\$0	\$0	0.00%
HARTFORD ACCIDENT & INDEMNITY CO	\$25,040	0.09%	\$25,843	\$36,211	\$11,673	45.17%
MINNESOTA FIRE AND CASUALTY COMPANY	\$21,866	0.08%	\$21,170	\$0	\$0	0.00%
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$21,351	0.07%	\$75,627	\$0	-\$573,387	-758.18%
AMERICAN EMPLOYERS INSURANCE CO	\$20,972	0.07%	\$14,095	\$0	-\$13,684	-97.08%
GENERAL INSURANCE CO OF AMERICA	\$20,752	0.07%	\$8,582	\$0	-\$3,530	-41.13%
PENN AMERICA INS CO	\$20,654	0.07%	\$20,817	\$23,923	\$139,981	672.44%
LUMBERMENS UNDERWRITING ALLIANCE	\$20,643	0.07%	\$23,832	\$0	\$0	0.00%
SELECTIVE INS CO OF THE SOUTHEAST	\$20,087	0.07%	\$8,044	\$0	\$2,421	30.10%
COMMERCE AND INDUSTRY INSURANCE CO	\$19,994	0.07%	\$14,186	\$0	-\$9,714	-68.48%
AMERICAN FAMILY MUTUAL INS CO	\$19,309	0.07%	\$20,455	\$0	\$1,000	4.89%
AMERICAN INSURANCE COMPANY THE	\$19,172	0.07%	\$24,863	\$32,830	-\$391,040	-1572.78%
BITUMINOUS CASUALTY CORPORATION	\$15,211	0.05%	\$8,494	\$0	\$6,800	80.06%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$15,106	0.05%	\$14,093	\$0	\$0	0.00%
SAFECO INSURANCE CO OF AMERICA	\$13,458	0.05%	\$7,817	\$0	-\$26,195	-335.10%
FARMERS ALLIANCE MUTUAL INS CO	\$13,078	0.05%	\$14,323	\$0	\$75,000	523.63%
GLOBE INDEMNITY COMPANY	\$12,624	0.04%	\$7,534	\$0	\$3,006	39.90%
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$11,864	0.04%	\$61,744	\$32,160	\$125,000	202.45%
WAUSAU BUSINESS INSURANCE COMPANY	\$11,737	0.04%	\$19,392	\$21,107	-\$36,536	-188.41%
TRUCK INSURANCE EXCHANGE	\$11,698	0.04%	\$12,093	\$230	-\$26,888	-222.34%
FIDELITY AND GUARANTY INSURANCE COMPANY	\$11,150	0.04%	\$14,269	\$71,057	\$78,167	547.81%
HANOVER INSURANCE COMPANY THE	\$10,196	0.04%	\$10,953	\$0	\$0	0.00%
NORTHLAND INSURANCE COMPANY	\$9,068	0.03%	\$5,853	\$0	\$150	2.56%
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$8,884	0.03%	\$3,918	\$0	\$530	13.53%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2000**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
ST PAUL INSURANCE CO OF ILLINOIS THE	\$8,849	0.03%	\$8,399	\$0	\$361	4.30%
PHOENIX INSURANCE COMPANY THE	\$8,302	0.03%	\$13,667	\$0	\$175	1.28%
VIGILANT INSURANCE COMPANY	\$7,974	0.03%	\$9,366	-\$11,062	-\$11,822	-126.22%
AMERISURE INSURANCE COMPANY	\$7,621	0.03%	\$7,554	\$0	\$1,067	14.12%
AMERICAN AND FOREIGN INSURANCE CO	\$7,048	0.02%	\$19,145	\$400	\$12,075	63.07%
NATIONAL FIRE INS CO OF HARTFORD	\$6,206	0.02%	\$3,750	\$0	\$0	0.00%
REGENT INSURANCE COMPANY	\$4,778	0.02%	\$12,325	\$0	-\$1,751	-14.21%
MASSACHUSETTS BAY INS CO	\$4,518	0.02%	\$3,011	\$0	\$0	0.00%
MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	\$4,467	0.02%	\$19,165	\$1,600	\$40	0.21%
NN INSURANCE COMPANY	\$4,009	0.01%	\$3,111	\$1,000,000	\$591,000	18997.11%
CHARTER OAK FIRE INSURANCE CO THE	\$3,874	0.01%	\$3,622	\$5,400	\$560,058	15462.67%
NATIONAL INDEMNITY COMPANY	\$3,704	0.01%	\$3,206	\$0	-\$4,862	-151.65%
TRAVELERS INDEMNITY CO OF AMERICA	\$3,191	0.01%	\$3,479	\$1,040,000	\$117,539	3378.53%
TRINITY UNIVERSAL INSURANCE COMPANY	\$3,153	0.01%	\$8,626	\$0	\$1,522	17.64%
LM INSURANCE CORPORATION	\$2,939	0.01%	\$2,781	\$0	\$1,621	58.29%
LITITZ MUTUAL INSURANCE COMPANY	\$2,858	0.01%	\$2,244	\$0	\$0	0.00%
LEGION INSURANCE COMPANY	\$2,802	0.01%	-\$313	\$0	\$5,558	-1775.72%
CONTINENTAL WESTERN INSURANCE CO	\$2,660	0.01%	\$2,327	\$0	\$0	0.00%
WESTFIELD INSURANCE COMPANY	\$2,280	0.01%	\$2,087	\$0	\$131	6.28%
NORTH RIVER INSURANCE COMPANY THE	\$2,163	0.01%	\$37,950	\$0	-\$20,441	-53.86%
NORTH AMERICAN SPECIALTY INS CO	\$2,139	0.01%	\$2,061	\$0	-\$1,113	-54.00%
EMPIRE FIRE AND MARINE INSURANCE CO	\$1,396	0.00%	\$1,368	\$0	\$961	70.25%
NONPROFITS INS ASSN AN INTERINS EXCH	\$1,394	0.00%	\$1,433	\$0	\$861	60.08%
SAVERS PROPERTY & CASUALTY INS CO	\$968	0.00%	\$849	\$0	\$152	17.90%
EMPLOYERS FIRE INSURANCE COMPANY	\$880	0.00%	\$55	\$0	\$0	0.00%
SAFEGUARD INSURANCE COMPANY	\$339	0.00%	\$345	\$0	\$236	68.41%
BROTHERHOOD MUTUAL INSURANCE CO	\$304	0.00%	\$286	\$0	\$0	0.00%
MERIDIAN MUTUAL INSURANCE COMPANY	\$301	0.00%	\$4,488	\$0	\$966	21.52%
GREAT AMERICAN ASSURANCE COMPANY	\$231	0.00%	\$231	\$0	-\$115	-49.78%
POTOMAC INSURANCE CO OF ILLINOIS	\$211	0.00%	\$741	\$0	\$15,715	2120.78%
BITUMINOUS FIRE AND MARINE INS CO	\$171	0.00%	\$171	\$0	-\$900	-526.32%
STATEWIDE INSURANCE COMPANY	\$117	0.00%	\$44	\$0	\$123	279.55%
GULF INSURANCE COMPANY	\$112	0.00%	\$12,443	\$0	-\$300	-2.41%
NORTHFIELD INSURANCE COMPANY	\$95	0.00%	\$81	\$0	-\$1	-1.23%
UNITED SECURITY INSURANCE COMPANY	\$49	0.00%	\$39,958	\$0	-\$54,662	-136.80%
NATIONWIDE PROPERTY & CASUALTY INS CO	\$11	0.00%	\$28	\$0	-\$64,325	-229732.14%
AMERICAN INTERNATIONAL SOUTH INS CO	\$10	0.00%	\$25,073	\$0	-\$2,446	-9.76%
GREAT AMERICAN INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$3,728	N/A
STAR INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$147	N/A
UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$40,610	\$0	\$156,015	384.18%
TRAVELERS CASUALTY AND SURETY CO	\$0	0.00%	-\$7,216	\$1,568	-\$455,417	6311.21%
TRAVELERS CASUALTY AND SURETY CO OF IL	\$0	0.00%	\$0	\$0	-\$71,862	N/A
AUTOMOBILE INS CO OF HARTFORD CT	\$0	0.00%	\$0	\$0	\$576	N/A
STANDARD FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$19,191	N/A
ASSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$15,000	\$53,283	N/A
MARYLAND CASUALTY COMPANY	\$0	0.00%	\$1	\$20,000	\$91,343	9134300.00%
NORTHERN INSURANCE CO OF NEW YORK	\$0	0.00%	\$0	\$19,409	\$129,243	N/A
AMERICAN FIRE AND INDEMNITY COMPANY	\$0	0.00%	\$0	\$1,792	\$1,792	N/A
AMERICAN STATES INSURANCE CO TX	\$0	0.00%	\$0	\$0	-\$160	N/A
ARGONAUT INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$145	N/A
ARGONAUT MIDWEST INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$2,575	N/A
CENTENNIAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$134,301	N/A
PACIFIC INDEMNITY COMPANY	\$0	0.00%	\$62	\$0	-\$49	-79.03%
ACE PROPERTY AND CASUALTY INSURANCE CO	\$0	0.00%	\$0	\$0	-\$1,127	N/A
COREGIS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$2,811	N/A
MID CENTURY INSURANCE COMPANY	\$0	0.00%	\$0	\$566	-\$2,274	N/A
HAWKEYE SECURITY INSURANCE COMPANY	\$0	0.00%	\$31,922	\$0	\$1,177,782	3689.56%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2000**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
ASSOCIATED INDEMNITY CORPORATION	\$0	0.00%	\$0	\$0	\$30	N/A
GREAT AMERICAN INSURANCE CO OF NEW YORK	\$0	0.00%	\$0	\$0	-\$1,508	N/A
INSURANCE COMPANY OF NORTH AMERICA	\$0	0.00%	-\$2	\$150,000	\$121,263	-6063150.00%
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$0	0.00%	\$0	\$20,000	-\$76,013	N/A
ILLINOIS NATIONAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$10,047	N/A
NEW HAMPSHIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$45,000	-\$19,199	N/A
PROVIDENCE WASHINGTON INSURANCE CO	\$0	0.00%	\$0	\$0	-\$252	N/A
FIRST NATIONAL INS CO OF AMERICA	\$0	0.00%	\$0	\$0	-\$519	N/A
CONNECTICUT INDEMNITY COMPANY THE	\$0	0.00%	\$29	\$0	\$0	0.00%
FIRE AND CASUALTY INS CO OF CONNECTICUT	\$0	0.00%	\$525	\$0	\$0	0.00%
TIG PREMIER INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$489	N/A
FARMERS AND MERCHANTS INSURANCE CO	\$0	0.00%	\$450	\$0	\$14,801	3289.11%
VALIANT INS CO	\$0	0.00%	\$0	\$0	\$370	N/A
ZURICH AMERICAN INS CO OF ILLINOIS	\$0	0.00%	\$0	\$0	\$7,161	N/A
SHELBY CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$7,832	N/A
TRAVELERS CASUALTY AND SURETY CO OF AMERICA	\$0	0.00%	\$0	\$0	-\$668	N/A
FIRST SPECIALTY INSURANCE CORPORATION	\$0	0.00%	\$0	\$0	-\$37,363	N/A
CONTINENTAL INSURANCE COMPANY THE	\$0	0.00%	\$239	\$19,600	-\$89,604	-37491.21%
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	\$0	0.00%	\$0	\$0	\$37	N/A
NORTHBROOK INDEMNITY CO	\$0	0.00%	\$0	\$0	-\$2,360	N/A
DISCOVER PROPERTY AND CASUALTY INSURANCE CO	\$0	0.00%	\$0	\$0	-\$19,057	N/A
HOUSTON GENERAL INS CO	\$0	0.00%	\$0	\$0	\$1	N/A
MARKEL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$961	N/A
FARMINGTON CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$1,267	N/A
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	-\$5	0.00%	-\$2	\$0	\$0	0.00%
FIDELITY & GUARANTY INS UNDERWRITERS	-\$116	0.00%	\$1,626	\$0	\$20,569	1265.01%
NORTHERN ASSURANCE CO OF AMERICA	-\$276	0.00%	-\$41	\$0	-\$9,114	22229.27%
YASUDA FIRE & MARINE INS CO OF AMER TH	-\$995	0.00%	-\$995	\$0	-\$9,142	918.79%
VALLEY FORGE INSURANCE COMPANY	-\$1,198	0.00%	\$9,291	\$48,250	\$47,862	515.14%
HARTFORD INSURANCE CO OF MIDWEST THE	-\$1,562	-0.01%	\$2,320	\$0	\$1,832	78.97%
GENERAL ACCIDENT INSURANCE COMPANY	-\$2,358	-0.01%	\$1,060	\$0	\$577,973	54525.75%
TRI STATE INSURANCE CO OF MINNESOTA	-\$4,124	-0.01%	\$23,199	\$0	-\$2,000	-8.62%
HARTFORD CASUALTY INS CO	-\$44,796	-0.16%	-\$36,711	\$0	\$32,793	-89.33%
LIBERTY MUTUAL INSURANCE COMPANY	-\$58,399	-0.20%	-\$40,015	\$254,013	-\$391,474	978.32%
UNITED STATES FIDELITY & GUARANTY CO	-\$81,017	-0.28%	\$28,989	\$206,155	\$31,257	107.82%
NATIONAL UNION FIRE INS CO OF PITTSBURG	-\$152,994	-0.53%	-\$41,798	-\$105,369	-\$1,109,167	2653.64%
TOTAL	\$28,874,322	100.00%	\$28,271,157	\$23,927,719	\$23,316,430	82.47%

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